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No. 1022

MAY 1, 1925

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FAME AND FORTUNE WEEKLY

STORIES OF BOYS WHO MAKE MONEY.

A BROKER AT EIGHTEEN; OR, ROY GILBERT'S WALL STREET CAREER.

By A SELF-MADE MAN.

AND OTHER STORIES



Crash! A heavy missile struck the office window, wrecking the pane. The startled Roy sprang from his seat, a shower of splintered glass. Will Church and his sister started

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NEW YORK, MAY 1, 1925

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A. BROKER AT EIGHTEEN

OR, ROY GILBERT'S WALL STREET CAREER

By A SELF-MADE MAN

CHAPTER I.—Roy Gilbert and Rosie Wood.

"Look here, Jim Crawford, can't you leave that girl alone?" cried Gilbert, a bright-faced, energetic-looking lad, laying his hand on the arm of a stout, pock-marked A. D. T. messenger. The latter was teasing, in a rough way, a sweet-faced little flower girl of fifteen in front of the Sub-Treasury Building, at the corner of Wall and Nassau streets, one sunshiny morning.

"What are you buttin' in for?" snarled Crawford. "This gal ain't nothin' to you."

"It makes no difference whether she's anything to me or not," retorted Roy, in a resolute tone, "you haven't any right to interfere with her. This isn't the first, nor the second time you've annoyed her, so I want you to quit it."

"Who gave you the right to hand out orders to me?" snorted Crawford. "You're puttin' on altogether too many lugs for a Wall Street messenger. First thing you know you'll run ag'in my fist, and then maybe you'll haul in your horns."

"I'm not worried about running against your fist. I don't believe you've got sand enough to use them. Fellows of your stamp don't generally have."

"What do you mean by that?" said Crawford with an ugly look.

"Just what I said."

"Are you lookin' for a run-in with me?"

"Not unless you persist in bothering this girl."

"Who's botherin' her? I was only lookin' at her flowers!"

"You know that's a lie, Jim Crawford. I saw what you were doing."

"I don't care what you saw. I wish you'd mind your own business."

"That's what I'm doing. I consider it's my duty to protect Rosie from such chaps as you. If the officer on the beat had been around he'd have made short work of you, I can tell you that. I advise you to look out for him, for he won't stand for anyone getting funny with Rosie."

"Aw, you make me sick!" growled Crawford, turning on his heel and walking off. The cause of this altercation had drawn off and stood looking at the two boys with an uneasy expression, as if she was afraid there might be a fight on

her account. When Jim Crawford departed she looked much relieved, and smiled gratefully at Roy as he walked over to her.

"You are very kind, Roy Gilbert," she said in a sweet voice, "but I don't want you to get into any trouble over me."

"You needn't worry about me, Rosie. I can take care of myself. I know Crawford like a book. He's a bluff and a bully. He hasn't courage enough to tackle a fellow his own size unless it was to hit him when his back is turned. He likes to bulldoze persons who are no match for him—yourself, for instance. That's the kind of a chap he is."

"I'm afraid of him."

"I don't think he'll annoy you any more. If he does, tell me or the officer on the beat. The policeman would fan his legs with his club." The girl smiled, and picking out one of her nicest boutonnieres pinned it on the lapel of Roy's jacket.

"Thanks, Rosie. Here's your nickel."

"No. I won't take any money for it."

"Oh, but you must. You can't afford to give your flowers away in that reckless fashion. You've got an old father to support."

"And haven't you somebody to support, too?"

"Yes. I've a mother and a little sister who is is going to school."

"Then you need the money as much as me."

"That's true. I need money as much as you, but I can afford to be extravagant to the extent of a nickel once in a while, so take it." She accepted the coin reluctantly.

"You're a nice boy, and I like you very much."

"Thanks, Rosie. I like you very much too. I wish I could afford to buy a boutonniere for you every day. If I was a broker, I would."

"Do you expect to be a broker some time?"

"I do, if luck runs my way."

"Then you shall be lucky."

"How?" replied Roy, regarding her with new interest. The girl put her hand in her pocket and drew out a little wallet. She opened it with her disengaged hand.

"You haven't a rabbit's foot there, have you?" grinned Roy.

"Oh, no. I've a lucky charm that I'm going to give you."

"Hadn't you better keep that yourself, Rosie? I think you need it."

"This charm I can spare, because I wear the other half of it around my neck. The old woman who gave me both told me to wear one and give the other one to some one I could trust. She said it would bring wonderful good fortune to that person, and in the end would—but I cannot tell you that. It is my secret," she said, looking down with a heightened color. She took out the half of a golden circlet, on which some strange characters were engraved, and put in his hand.

"Wear this around your neck day and night. Promise me you will, and it will bring you prosperity."

"All right, Rosie. I'll do it to oblige you," he laughed. "It's about time that my luck changed for the better, for I've had a pretty rocky time of it since my father died, three years ago."

"Your luck will change if you wear that broken ring, and mine will change, too." The girl spoke with great seriousness. It was evident that she had a superstitious confidence in the lucky properties of the charm, as she called it.

"If by wearing this broken ring I can change your luck for the better, too," said Roy, "count on me for giving it a trial anyhow." He put the broken circlet carefully away in his pocket, intending to follow her request just for the fun of the thing, not that he was superstitious enough to believe that there was anything in it. He liked the sweet-faced little flower girl, who was the daughter of a poor old violin-maker, whose sight had given out and thrown him upon his only child for support.

For the past three months she had been coming nearly every day to Wall Street, where she took her stand on the curb in front of the Sub-Treasury with a board full of boutonnières, which she offered to the public at five cents each. She also carried a box with an additional supply, and, as a rule, she sold out inside of three or four hours, for many brokers had got into the habit of patronizing her daily, usually giving her double price, and often a quarter for a bunch which she pinned on their coats for them in a dainty, childish way that flattered them. Roy had got acquainted with her one day by rescuing her box from the pilfering hands of a couple of boot-blacks, and after that she always smiled when he noticed her in passing. Their actual friendship began when he interfered to protect her from the first aggression of Jim Crawford, who found a pleasure in trying to frighten her.

It was just like Roy to do such a thing, for he was a boy who could not stand by and see the strong oppress the weak, particularly when the weaker party happened to be an inoffensive girl. He had a sister and a mother who looked to him for protection as well as support, and he had trained himself to meet the responsibility. His home was a modest little flat of four rooms in Harlem and his mother had a struggle to maintain the little household on his wages of \$9. He managed to pick up enough extra money in the course of the week to pay his carfare and lunches but he seldom had any funds to spend on amusements. He always looked neat and clean in his attire, and was particularly careful of his clothes. It was no easy matter for him to get a new suit. Taken altogether, he was a manly, self-reliant

boy, well liked by his employer, George Howland, a stock broker, of No. — Wall Street, and by all who knew him, with probably the single exception of Jim Crawford, whose opinion wasn't worth considering in the matter. After accepting the ring from Rosie Wood, Roy bade her good-by and started for his office, whither he was returning after executing an errand to the Astor Building. The office was on the second floor of a big building that had several hundred tenants. People were continually coming in and going out at the main entrance during business hours, and the elevators were always shooting up and down at a rate that made nervous people dizzy. Roy had been on the run ever since half-past nine that morning, and when he reached the reception-room on this occasion he was glad to take his seat and rest his bones.

CHAPTER II.—Was It A Coincidence, or Did the Charm Work?

Roy took up a copy of the Wall Street Argus to pass the time till his services were called for. He had read one or two paragraphs of financial intelligence when the door opened and in walked his chum, Will Church, who worked for a broker in the Vanderpool Building in Exchange Place.

"Hello, Will!" he exclaimed.

"Hello, Roy! Is Mr. Howland in?"

"No. Over at the Exchange."

"I stopped in there before I came here, and he wasn't on the floor."

"Then I can't tell you where he is. Is your note specially important?"

"I couldn't tell you. All messages are usually specially important."

"You'll have to leave——" The entrance of Mr. Howland at that moment cut him short. Will handed him the note. The broker tore it open and read it.

"All right. No answer. Here, Roy, I want you to take this package of bonds down to the National Trust Company. Give it to Mr. Brown, the treasurer, and get his receipt."

"Yes, sir," replied Roy, talking the package and starting off. Will was waiting for him at the entrance, and they started up Wall Street at a rapid pace.

"If I had \$50 I think I could make a stake," said Will.

"How?" asked Roy.

"I heard three brokers in our office this morning talking about V. & S. They talked as if it was a foregone conclusion that the stock was going to rise within a few days."

"I wouldn't be surprised if prices improved all around. Every stock in the market is down below its usual figure."

"Every stock, eh? Do you keep the run of the market?"

"I do."

"What for?"

"To keep abreast of the times in Wall Street. I like to know just what is going on. I got a \$5 bill from our landlord last week for giving him a general idea of the tone of the market, and what, in my opinion, was likely to happen to a

certain stock inside of the next fifteen days. That bill came in mighty handy, for mother needed money badly that day, not but what we always need money badly. Its a chronic complaint with us."

"Do you read all the financial news?"

"Yes. I read everything connected with the business that I can get hold of."

"Pretty dry reading, isn't it?"

"Not to me. I'm interested in everything that concerns Wall Street."

"I guess you're thinking of becoming a broker one of these days."

"That is the height of my ambition."

"It takes experience and—money."

"I'm trying to get the experience as fast as I can; as to the money, that is a horse of a different color. There's loads of money down here, but it isn't circulating very fast among us messengers."

"That's right. Come down New Street. It's just as near for you." The boys turned into that narrow thoroughfare. As they passed the messengers' entrance to the Exchange several boys came dashing out. One of them was Jim Crawford, and he scowled at Roy as soon as he saw him.

"Crawford gave you an awful black look," remarked Will. "He must have a grouch against you."

"He has."

"What about?"

"He's sore on me because I stopped him from annoying Rosie Wood, the flower girl, who stands in front of the Treasury Building."

"Oh, that's it! He was trying to mash her, I suppose. She's a pretty girl."

"She's all right. She supports her poor old blind father."

"You've been talking to her, then?"

"Yes. We're kind of friendly." Will grinned.

"I leave you here," he said, when they reached the corner. "See you at the station at four o'clock."

"All right," answered Roy, starting up Exchange Place toward Broadway. Reaching that main artery, he turned down in the direction of the Battery. In the middle of the second block was the National Trust Company. Roy entered through the arched brown-stone entrance and made his way to the treasurer's office. Here he delivered his package, for which, after it was dully examined, he received a receipt and started back for Wall Street.

The thoroughfare was crowded at that hour, with men mostly, going in both directions. Roy was hurrying along near the curb. Suddenly two messenger boys dashed out of a doorway and cutting through the mob butted into Roy and knocked him into the street. His hat went rolling under an express wagon drawn up alongside the curb. The boys laughed and darted across the street, narrowly missing being run down by an electric car. For a moment Roy was pretty mad as he picked himself up and looked for his hat. There wasn't any use of kicking, however, as the boys had vanished, so he crawled under the wagon and reached for his hat.

As he pulled it toward him he saw what seemed to be a thin wallet lying on the ground, so he

reached for that, too, grabbed it, and made his escape from his awkward position.

"By George! It is a pocketbook!" he exclaimed. "I wonder if there's anything of value in it?" He removed the rubber band and opened it. Six brand-new \$100 bills were folded in it.

"Gracious!" he ejaculated. "Here's a find for fair!" There was nothing else in the wallet, not even a scrap of paper. Not the slightest clue to the owner of the money. Roy put it in his pocket and hurried on.

"Somebody is out \$600," he said to himself. "Well, probably it will be advertised for, and I can return it." Never for a moment, as hard up as the boy was, and as useful as he knew that windfall would prove to his mother, did he think of appropriating it to his own use without an effort to find out the owner of the money. That was the way he had been brought up. He was as honest and as honorable as the day is long. To keep what didn't rightfully belong to him, if there was a chance of restoring it, was not his way of conducting himself. When he got back to the office he made another examination of the wallet, but the result was the same. Finally he sealed it up in an envelope, put his name on the outside, and asked the cashier to put it in the safe. Then he sat down and began to think how long he ought to leave the money untouched in case he wasn't able to discover the owner.

"Mother and Jessie need clothes badly, and a new suit would look pretty well on me," he mused. "In fact, there are a whole lot of things we want in the worst way. We could make a \$100 bill look as if it had been struck by lightning. Some people in this world have more than they want, while others—well, what's the use worrying over things? It won't mend them any sooner. That money may represent a small fortune to the loser, or it may only count as so much pocket money. Who can tell? Well, if the person can't afford to lose it I hope he advertises for it, and that I see the advertisement; but if a rich man lost it, I hope he'll forget all about it, and then mother, Jennie and I, for once in our lives, will be on Easy Street."

At that moment the cashier called him over to his desk, handed him the bank book with the day's deposits, and Roy made a bee line for the corridor outside. He didn't say anything to Will Church about his find when he met him at the station, but Will had a whole lot more to say about V. & S. stock. He had heard his employer advise a big customer that afternoon to buy the stock, and the customer gave him an order for 1,000 shares at the market, 47.

"There isn't any doubt in my mind but it will go up maybe ten points. If I could buy even five shares on a margin," he said, "I'd stand to double my money." Roy thought of the money in the wallet in the office safe, and figured that he could buy 100 shares of V. & S. on a margin if the money were only his to do with as he pleased. Then if the stock went up ten points he would be in line to make \$1,000. A thousand dollars looked as big as the capital of some of the banks at that moment. The temptation to use the money for that purpose would have been almost irresistible with most boys, and we don't say that Roy wasn't tempted; but his character was strong enough to enable him to resist it, and

he tried to forget it by bringing up another subject for conversation. When he got home he told his mother about his find, and she agreed that he had no right to touch it until he had exhausted every reasonable effort to find the owner.

At the supper table he remembered the broken circlet Rosie had given him with the statement that it would surely bring him good luck if he wore it continuously.

"Whew!" he ejaculated, pausing with his teacup half way to his mouth. "Did that have anything to do with my finding that wallet?" The very suggestion fairly thrilled him.

"What are you talking about, Roy?" asked his mother. Then he told her about Rosie Wood, and exhibited the broken circlet she had given him as a talisman of good fortune.

"It's a singular coincidence, isn't it, mother, that I should find that wallet with so much money in it, and no clue to the owner, after getting this charm, if such it is? I don't know what to think of it. I've been nearly three years in Wall Street, and never found anything of value larger than a fifty-cent piece before. What do you think of it?"

"I think it is merely a coincidence, Roy," she replied. "There is really no such thing as lucky charms."

"I suppose not, mother, but thousands of people believe in them just the same. The colored boot-black at the corner carries a rabbit's foot for luck, but I don't see that he is specially fortunate. The first coin he takes in in the morning he spits on. I asked him what he did it for, and he said if he didn't he would do scarcely any business all day. I could mention a whole lot of similar things, which only goes to show that people are still superstitious in spite of the advanced times."

"Well, my son, so many coincidences happen to strengthen their views that it is little wonder such notions exist. Now Mrs. Peters, next door, asserts that the reason her son lost his position, and has not had any steady work since, is because he broke a looking-glass. She says he won't have any luck for seven years."

"As far as I can see, Ben Peters hasn't made any great effort to get a situation. If he got out and did a little hustling he might break his ill luck."

"What are you going to do with this charm?" smiled his mother, handing it back to him.

"Don't laugh at me, mother, but I promised Rosie I'd wear it, and I'm going to keep my word."

"There is no great harm in your doing so," she replied. "But as the girl, you say, wears the other half herself, and does not seem to be very fortunate, you can hardly expect it to do you any good."

"She told me that her luck would turn for the better, too, if I wore it." Mrs. Gilbert smiled incredulously, and the subject was dropped. That evening Roy persuaded his sister to part with a small piece of baby blue ribbon, and he used it to secure his talisman around his neck. When he went to bed his sleep was visited by a singular dream. He thought that he was afloat on a great luminous sea in half a golden boat shaped like the broken circlet, with the same strange characters engraved on it. Presently out of the

hazy distance floated its counterpart bearing a lovely girl, whose face he recognized as Rosie's.

As the half-boats approached each other Rosie held out her arms to him. Some attraction brought the two floating objects together until they joined in one perfect ring like a large life-preserver, and Rosie, throwing her arms around him, kissed him and seemed to be perfectly happy. Together they floated over the cloudy sea, and gradually he noticed that bags of money gathered around their feet, each bearing some familiar initials, only one of which stood out clear and distinct, and that was V. & S. Rosie pointed to that and then to the distant horizon where for a moment he saw outlined the entire frontage of the New York Stock Exchange. Then he awoke to find that it was morning and time to get up.

CHAPTER III.—In Which V. & S. Proves A Real Winner.

Roy was so silent and thoughtful at the breakfast table that his mother asked him what he was thinking about.

"I'm thinking about a remarkable dream I had last night," he answered.

"Oh, do tell us, Roy!" said his sister coaxingly.

"All right, but don't laugh at it, please."

"Oh, we won't laugh," Jessie assured him. So Roy told his dream.

"Isn't that singular!" exclaimed his sister. "What do you suppose V. & S. means?"

"That's the name of a railroad stock that Will Church told me he expected to see rise in price."

"And it got mixed up in your dream."

"It looked as if Rosie was trying to tell me that there was money in it for me. Do you know, if that \$600 was mine I'd be strongly tempted to use \$500 of it in buying 100 shares of V. & S. on margin," said Roy.

"You mustn't place too much dependence in a dream, my son," said his mother. "Dreams are really nothing but reflections of our waking thoughts."

"Dreams usually go by contraries, anyway," interjected Jessie.

"That's right, I guess. Ben Peters told me that he dreamed that a certain horse that was advertised to run in a race at one of the tracks won the race he was in. He went to a pool-room next day and put up all his funds on the animal, expecting to make a wad."

"Did the horse win?" asked his sister.

"He did—not. He came in last, and Ben was out his dough." When Roy was returning from an errand at eleven o'clock Rosie was selling her flowers as usual in front of the Sub-Treasury. Somehow or other she looked different to Roy than she ever had before. He began to regard her with a new interest.

"I always thought her pretty," he said to himself, "but I never felt so attracted to her before. It seems as if——" He paused and regarded her intently. "As if she had suddenly become very dear to me. Last night in my dream she kissed me, and I can feel the tingle yet on my lips. I felt as if I could float with her forever in that golden boat. But then it was only a dream, and dreams mean nothing, so mother says." Just

then Rosie glanced his way and saw him. Her face lighted up with that same blissful smile he had seen in his dream, and her eyes drew him quickly to her side.

"Well, how are things coming this morning, Rosie?" he asked lightly, looking into the liquid depths of her eyes. Instead of answering him as usual, a curious shyness seemed to have come over her in his presence. A deep flush mantled her cheeks, and she dropped her eyes to the sidewalk.

"Why, what's the matter with you, Rosie?" he asked in some surprise. "You aren't going back on me, are you? Why, I dreamed about you last night." She raised her eyes in a startled, wistful way.

"And I dreamed about you, too," said she softly.

"The dickens you did! I thought we were in a round boat together——"

"That was my dream, too," she said eagerly. "In the clouds."

"That's right," replied the astonished young messenger. "And there were bags of gold in the boat." She nodded.

"With letters on them. You pointed to one marked V. & S. and you said——"

Biff! A good-sized, over-ripe apple struck Roy's hat and sent it spinning against the granite steps of the Sub-Treasury. Gilbert turned angrily around and caught sight of Jim Crawford's grinning face peering at him from around the corner of the Morgan Bank steps. Roy started after him at once, without waiting to recover his hat, and Crawford flew down Broad Street like the wind. Gilbert couldn't catch him, and had to give up the pursuit. When he returned to Rosie she had his hat in her hand and was waiting on two brokers.

"Thanks, Rosie, for picking it up. The fellow I called down yesterday for bothering you threw that rotten apple at me. I'll polish him off some day in a way he won't like." Rosie picked up a boutonniere and started to pin it on his jacket.

"Not this morning, Rosie. I can't afford the nickel."

"You must accept this one from me—please do!" He yielded.

"By the way," he said, "that charm of yours has worked already. I found a wallet yesterday afternoon with \$600 in it." She stared at him.

"That's right. But, of course, I can't touch the money. It belongs to somebody. In case the owner doesn't turn up, then it will be mine; but that will take time."

"Six hundred dollars," she said. "That is a fortune."

"Not in Wall Street. Think of the millions in gold stored in the vaults of this building," he added, nodding at the Sub-Treasury. "You could swim in it."

"Some day you'll have a real fortune," she said.

"I hope so. But it seems too good to be true," he laughed.

"It will be true if—you wear the charm."

"If I was sure the charm would help the good work along I'd——"

"But you will wear it, won't you?" she asked almost pleadingly.

"Sure! I've got it on now. I'm going to wear it for your sake." She gave him a look that

thrilled him through and through, and then a customer stopping before her, Roy walked off to his office.

"I wonder if I'm falling in love with that girl?" he asked himself as he went along. "I never felt so funny about a girl before. There's Will's sister Grace. She's as nice as they come. I thought she was just the kind of girl that would suit me from the ground floor up, but ever since yesterday she's taken a back seat with me, while Rosie——Pshaw! Wake up, Roy Gilbert, and don't get to mooning over a flower girl, even if she has the face and the disposition of an angel." All day long Roy hustled as messenger boys have to hustle, but if he thought of Rosie once he thought of her fifty times, and he also thought a good bit about V. & S., which had advanced to 48.

He had looked at the lost and found notices of two big dailies, but saw nothing referring to the wallet. Perhaps he was glad that he didn't. Do you blame him? Next morning Roy looked over the papers again, with no better result. That day V. & S. went up another point, and the boy noted that fact with great interest. If he hadn't Will Church would have called it to his attention anyway. The third morning still showed no advertisement about the wallet, but one of the papers called attention to V. & S. in a way that told Roy there would surely be something doing in the stock before long.

"I've a great mind to borrow \$500 of that money and put it into V. & S.," he said to himself. "I feel it in my bones that the stock is a winner, and I hate to let such a good chance to make some money, that I need so badly, slip away." He looked at the ticker frequently, and saw that the stock was mounting a fraction at a time, and he grew so restless over the matter that he could hardly sit quiet in the office. Then he recalled what Rosie said about her dream.

"Funny she should happen to dream the same thing I did. And she saw V. & S., too, on one of the bags. What could have put those letters into her head? She knows nothing about Wall Street stocks. Perhaps two brokers spoke about the stock buying boutonnieres of her. In no other way could she get those initials so pat. The whole thing is very mysterious to me. Something is certainly urging me to buy V. & S. Is it because I know I can put my hands on the price—or what?" That day V. & S. closed at 49¾. Roy saw the figures on the tape. Closing his jaws with a snap, he went straight to the cashier and asked him for the envelope.

Half an hour later he entered a little bank in Nassau Street that accepted small commissions to buy current stocks, and asked the margin clerk to buy for his account, on the usual ten per cent. margin, 100 shares of V. & S. at the market next morning when the Exchange opened. He handed over five of the six new \$100 bills and took his memorandum.

"I've crossed the Rubicon and burned my bridges behind me. It is now up to Rosie's charm to land me a winner. I believe I'll come out ahead." His belief had an unexpected shock next day, when V. & S. dropped to 48 shortly after the market opened. However, it recovered to 49 before the day's business was over. That day he stopped to exchange a few words with Rosie,

and this little attention on his part seemed to make her very happy. Next day was Saturday, and Roy didn't look for much in his stock, as there was only a two-hour session at the Exchange.

Contrary to his expectations, the whole market took a boom, and V. & S. went up to 52. At eleven o'clock on Monday an announcement was made in the Exchange that set the brokers tumbling over one another in an effort to buy V. & S. After a few thousand shares came to the surface the supply seemed to dry up, and then, under spirited bidding, the stock went up to 58. The rising market brought a crowd of lambs into the Street, as usual. Their money was welcomed with open arms. The hum of business could be heard, as it were, all over the district. Roy watched V. & S. with the eyes of a hawk, and he grew intensely excited as on Tuesday it rose into the 60's finally closing at 67. On Wednesday it rushed to 75.

"I'm not going to take any more chances on it," he muttered, all a tremble with the knowledge that he stood to win \$2,500 at the present point. Although he scarcely had a moment he could call his own between ten and after three, he managed to take the time necessary to run to the bank and order his 100 shares sold. They were disposed of inside of ten minutes at 75. As soon as he felt confident that he was out of it, and saw that V. & S. still held its own, he felt like a boy walking in the clouds. During all this time he had in duty bound watched the papers for an advertisement about the lost wallet, but nothing appeared. That night he decided to take the remaining hundred bill home to his mother and tell her to use it. When he offered it to her she seemed reluctant to take it.

"The owner may yet turn up, my son," she said.

"Well, let him. I've just made \$2,500 out of his money in V. & S. stock, so we can safely use any part of the \$600 we want." Mrs. Gilbert looked at her son in surprise and incredulity.

"You have made \$2,500?"

"Yes, mother, I've actually made it. I reckon that charm has worked to the queen's taste. I'm beginning to believe that there is something in those things after all, for this is more than a mere coincidence." He sat down and told her about the rise in the stock—how he had gone into it at 50 and sold out between 75 and 76.

"Now you and Jennie can have a new outfit, from shoes to hats, and you shall have \$500 more to put in the bank for yourself against a rainy day." Perhaps the three Gilberts were not very happy indeed that night.

CHAPTER IV.—Roy's Luck Continues and He Makes More Money.

Next morning Roy made it a point to stop and tell Rosie about his good luck in the market. She gave him her usual bright smile when he walked up to her.

"I've got good news to tell you, Rosie," he said.

"I'm glad," she replied, looking at him eagerly.

"You remember that I told you a few days ago that I found a wallet with \$600 in it?"

"Yes," she nodded.

"After watching the papers for several days for the owner to advertise for it, and not seeing any such advertisement, I used \$500 of the money to buy 100 shares of a certain stock that was going up. Yesterday I sold the stock out at a profit of \$25 a share, and I made altogether \$2,500. I don't know whether your charm, as you call it, had anything to do with that. It really seems ridiculous to believe in such things. People would laugh at you if you were to suggest such a thing. But it's a fact I can't deny that I've had extraordinary good fortune since you gave me the broken half of that ring. I wonder if it will keep up."

"You will have luck as long as you wear it," she replied positively.

"Then I'll wear it, you may be sure of that, superstition or no superstition." She smiled.

"As I consider you are in some way responsible for my good fortune, I am going to make you a present of \$100 as soon as I get my money."

"No! no!" she said. "I couldn't take so much from you."

"You've got to take it, Rosie, or I won't like it. You don't want to offend me, do you?"

"Oh, no! no!" she cried earnestly.

"Very good. I shouldn't be satisfied unless I shared some of my good luck with you. I know what it is to want money badly. I am sure that \$100 will do you and your father a great deal of good, so I'll give it to you to-morrow. I hope you won't stop selling flowers right off, for I don't want to lose you. By the way, where do you live, Rosie?" She mentioned a poor section of the lower East Side. Roy wrote the address down in his memorandum book.

"I want to keep track of you in any case," he said. "I may have the chance to help you into some better employment. Good-by. I've got to run along," and he was off. On his way back he met Will Church.

"What did I tell you about V. & S.?" said Will. "It's 78 this morning, a rise of nearly thirty points since I first called your attention to it. See what you and I missed by not having a measly \$50 or \$100 bill! It is only the rich who get all the good things of life."

"It seems to me that the rich get it in the neck sometimes themselves. Very often, from some cause or another, a great shrinkage in the values of securities takes place. People worth a million on the first of the month find themselves reduced several hundred thousand dollars before the end of it. Then suppose there should be a panic in the Street, such as has been the case more than once, who are hit the hardest? Why, the people who are wealthy on paper—who are long on supposedly good securities. Whether you are rich or poor you are always liable to reverses."

"That's right, but those with little or no money have a continuous performance of hard work, while the rich only get it once in a while. Give me a bunch of money and I'll take my chances of hard luck."

"You'll get your bunch one of these days," laughed Roy. "Shakespeare wrote that there is a time in all men's lives when the chance is offered them to get on their feet if they happen to be down."

"And to get richer if they have something, I suppose."

"I suppose so."

"If Shakespeare lived in these times he'd write differently."

"I believe he hit the mark just the same. When Fortune comes knocking at your door you want to be ready to let her in. If you're asleep, she's not likely to wait for you to wake up. The times are too strenuous."

"It's the early bird that gets the worm, eh?" grinned Will. "Well, so long. I'm going in here." That afternoon Roy got the bank's check representing his first Wall Street winnings. He got six new \$100 bills, replaced them in the wallet, put the wallet back in the envelope with his name on it, and asked the cashier to return it to the safe. He put five more \$100 bills in an envelope to take home to his mother, and then put twenty \$5 bills in another envelope on which he wrote Rosie Wood's name. That left him \$1,800 to dispose of in any way he chose. He handed this amount back to the bank and took a certificate of deposit for the sum, as being safer for him to hold than the cash. One morning a well-known and wealthy broker by the name of White came into the office and asked for Mr. Howland.

Roy knew that his employer was in his private room, so he took Mr. White's name in to him.

"Tell him to walk in," said the broker, and Roy showed the visitor in. White was engaged with Mr. Howland for about ten minutes and then went away. Soon afterward the latter departed for the Exchange. Business was somewhat slack about this time, and only a few customers came in and hung around the ticker. One of them put in an order to buy some shares of a certain stock, and the cashier handed Roy a memorandum to take over to Mr. Howland. He executed the mission with his customary dispatch, and was on his way back when a broker whom he knew by sight, but not by name, caught him by the arm.

"Was George White, of the Johnston Building, in your office this morning?" he asked, taking a dollar bill from his vest pocket and pressing it into the boy's hand.

"What is this for?" asked Roy, looking at the bill.

"To pay you for the trouble of answering my question," replied the broker.

"Then you'd better take it back, for I have a poor memory about what happens in our office, and I couldn't really tell you whether Mr. White called there or not." The broker seemed disappointed with his reply, and looked at him rather hard.

"So you don't know whether White was in your place or not this morning?" he said, making no move to take back the money.

"I can't give you any information on the subject, sir," replied Roy, pushing the bill into his hand.

"All right," said the broker, pocketing the bill and walking off.

"He had some object in asking me that question," mused Roy. "Well, he didn't gain anything by tackling me. A messenger boy has no right to tell what happens in his own office. His question seemed innocent enough, and I might have answered it if he hadn't brought out that bill. It looked like a bribe. Had I taken it he might have asked me other questions. I guess that

question was a bluff, anyway. I would be willing to bet that he knows Mr. White was in our office to-day. He thought maybe he could get a line on Mr. White's object in calling. I couldn't have told him anyway, as I don't know myself, and it isn't my business to know."

Roy walked into the office building, and two minutes later was seated in his chair by the window waiting for orders. A few minutes after noon Mr. Howland returned from the Exchange. Roy had just got back from an errand to the Mills Building. Presently the broker rang for him, handed him a note for Mr. White, and told him to look sharp. Roy hurried away. He was making for the Johnson Building when he saw his man with a couple of traders just entering a cafe on the other side of the way. He rushed after them. Going into the cafe, he saw Broker White and his two friends standing at the far end of the bar. As he approached them he heard White say:

"The pool is complete now. Howland will do the buying for us, and I shall notify him to begin right away. The Manhattan National will——" That's all Roy heard, for White turned around and saw him.

"A note for you, Mr. White," said the young messenger. White tore it open and read it. Then he scribbled a few words under the other writing, pulled an envelope out of his pocket, sealed the paper in it, and handed it back to Roy.

"Take that to Mr. Howland," he said, turning to the bar where three mint juleps were awaiting the three men. Roy got out at once.

"So Mr. White and some of his friends have formed a pool to boom some stock," said Roy to himself. "I must find out what stock Mr. Howland is going to buy for them, and then get in on the deal myself. The few shares that I can buy won't be noticed in the scramble, and I ought to make a couple of thousand out of the transaction. Nothing like having a first-class tip at your back." Several days passed before Roy found out that his employer was buying every share of D. & G. that he could get hold of at the market price.

Roy soon ascertained that D. & G. was going at 58, and he had money enough to buy 300 shares on a margin. So he went to the little bank on Nassau Street and handed in his order and his certificate of deposit, receiving back \$30 in change. Roy had evidently got in on time to gather the cream, for the price started to rise the next day. Three days later D. & G. was eagerly sought after at 68. It seemed as if every broker in town had orders to fill in the stock, or wanted it himself as a private speculation.

"I've struck another winner all right," said Roy to himself. "I'm already \$3,000 to the good on paper, and from the present outlook I ought to clear from five to six thousand. I never felt so good in all my life. Mother and Jess will live on Easy Street after this, provided a screw doesn't work loose in my anticipations. Anything that Mr. White backs is a pretty good risk. He and his friends will make a few millions out of this deal, and Mr. Howland's commissions will be heavy enough for him to treat himself and family to a trip to Europe next summer." D. & G. continued to advance, and there was great

excitement in the Exchange over it. Almost every broker was now satisfied a syndicate was booming the shares, and they watched its progress like so many hawks above a chicken yard.

They wanted to make as much hay as they could out of the rise themselves, but at the same time they kept their attention to the windward for the first indication of a break in the price. Roy had figured it out that he had better sell at 78, but Mr. Howland's business didn't give him a chance to reach the bank at all that day. Next morning it opened at 83, but soon afterward it began to go down, and when Roy returned from one of his errands and got a look at the tape he found it going at 77, with a downward tendency. He tried to get a few minutes off in order to sell out quick, but couldn't, and for the next two hours he was in a fever of anxiety as to the ultimate fate of his deal. R. & G. went to 75, and then recovered and advanced more rapidly than it had gone down, for the syndicate had not as yet commenced to unload, the price not having reached the figure aimed at. The result was that the stock closed that day at 85. Roy was pleased to death that he had been frightened by a false alarm, and also that circumstances had prevented him from selling. He decided, however, that he couldn't afford to hang on any longer, as business was too strenuous, so he managed to get his selling order in to the bank before their brokerage department closed. His shares were disposed of next morning at the opening figure, 86 and a fraction, and when he got his statement his profits amounted to \$8,250. At the first chance he got he told Rosie of his latest stroke of luck.

"I'm worth \$10,000," he said to her. "What do you think of that?" She expressed her delight at the news.

"Now, little girl, I'm going to do something for you. You want to give up selling flowers, take lessons in stenography and typewriting, and then I'll get you a position down here where you can make good wages. I'll pay all expenses, and give you \$10 a week for you and your father to live on. I'll also give you \$100 to get some nice clothes for yourself." Rosie was overwhelmed by his generosity, and seemed loth to accept so much from him, but he insisted, and she finally yielded to his persuasions. For many days after that the brokers missed the pretty little flower girl, from her post, and wondered if she was sick. As she never came back, they soon forgot her; but Roy knew where he could see her any time he wanted to, and he didn't fail to visit her pretty regularly.

After his big deal in D. & G. Roy succeeded in inducing his mother to move into a better neighborhood. A few weeks later Roy came across a tip quite by accident. It was L. & M., and Roy purchased 2,000 shares through Washington, Stark & Co., and waited for developments.

CHAPTER V.—The Night Attack.

That evening Will Church persuaded Roy to go to a cheap East Side theater with him.

"It won't cost much, and there's a good show there," he said.

"I don't care for cheap melodrama," replied Roy, "but I'll go to oblige you."

"All right. I'll be around to your house at seven o'clock." At the appointed time Will called for Roy, and they started off for the show together. As they were going into the theater Jim Crawford and several of his cronies came up with the price of gallery seats in their hands. Jim saw Roy and Will, and pointed them out to his associates. They noted the fact that the two boys entered the house.

"I'd like to get square with that big stuff," he said, indicating Roy.

"Why don't yer?" asked one of his friends.

"'Cause I hain't had a chance," growled Jim.

"What's the matter with the whole of us layin' for him after the show, and kickin' the stuffin' out of him?"

"That's a good idea," said Crawford. "Will you fellers stick by me?"

"Sure we will," replied his companions.

"We'll foller him then up a side street and jump him," said Jim. "Three of you kin put it over the other chap while me, Burns and Teddy slugs Gilbert." Then entered the theater, and before the curtain went up they arranged their scheme. The show was over a few minutes after eleven, and Roy and Will came out with the crowd. They walked up a nearby side street to get a Madison Avenue car, which would take them near their homes.

They took no notice of half a dozen boys who came on after them, until the young rascals, after getting close to them, made a sudden rush. They were taken entirely by surprise, and were bowled over like a pair of tenpins before they knew where they were. As Crawford and two of his gang piled on top of Roy, and the other three attended to Will, Gilbert, alive to the situation, grabbed one of the boys in such a way that he couldn't use his arms and held him as a buffer against the other two. The young rascal received a couple of heavy punches and a kick before his predicament was discovered by the others, who then found that it was necessary to release their companion before they could get in their work on the chief victim.

Their efforts to do this enabled Roy to suddenly slip out from under the fellow he had hold of, and before they were ready to pile on to him again he had scrambled to his feet.

"Go for him, fellers!" yelled Jim, taking care not to be the first to come within reach of Roy's fists.

There was a rush, and one of the lads received a straight blow from Gilbert that sent him staggering away. Then Gilbert had all he could do to defend himself against Crawford and the other. By this time Will Church had been knocked out by the three that had set upon him, and he lay dazed and helpless on the sidewalk, with one of the young toughs seated astride of his chest. The other two went to Crawford's assistance, and that made the odds altogether too much for Roy, who would have been seriously battered but for the arrival of a policeman on the scene.

The boy seated on Church caught sight of the approaching officer, jumped off his prisoner, gave the alarm, and fled down the street. The others immediately broke away from Roy and lost no time in following their companion. Gilbert made

a grab for Crawford, but missed him. Determined not to lose him, he rushed after him. Roy was fleet of foot, but so was his enemy, from long practice in the financial district. The policeman stopped to pick up Will and inquire into the trouble.

Roy, however, never thought of stopping until he could catch Crawford, who he was determined should spend the night in a cell. The rest of the toughs were scattered way in advance along 109th Street, with the young messenger close on the heels of Crawford. In that order they crossed Lexington Avenue, the whole bunch making down toward the river. Although the policeman was now out of sight, the boys kept on running until they had passed Third Avenue, at which point Roy's superior endurance enabled him to overtake Crawford. Jim now had to defend himself, and was soon being vigorously pummeled by the young messenger, whose blood was boiling over the outrage that had been perpetrated on Will and himself.

Finally Crawford broke away and started to run again, but only succeeded in getting half way down the block before a well-directed blow from Roy stretched him out on the stones of the street. At this point three of the toughs, having recovered from their scare, came back to Jim's assistance, and Gilbert found himself in a hornet's nest again. He was a thoroughly game boy, however, and trained in the use of his fists, and he made warm work for the crowd. One of them brought matters to a conclusion by firing a stone at Roy which knocked him unconscious. Then the gang gathered about the fallen boy and looked at him.

"He's a scrapper, all right," remarked one of them, wiping the blood from his nose that was swollen from a punch he had received.

"He's down and out now, and taken de count," grinned another.

"What'll we do with him? Leave him in the street?"

"Carry him to the sidewalk. He might git run over by a milk waggin."

"Dat wouldn't be our funeral," replied one of his companions.

At this juncture Crawford came up, and seeing Roy helpless, was about to kick him in the ribs when he was stopped.

"Wot's de use of kickin' a feller when he's down an' out of his nut?" said the youth who had prevented him from executing the cowardly act.

"I've got to get square with him," snarled Crawford.

"Yer square now, ain't yer?"

"No, I ain't."

"Wot kin yer do? We'll leave him on de sidewalk and mosey."

"He'll have me pulled in to-morrer. I'd like to finish him for good."

"Wot kin he do ter yer? Yer kin swear dat yer wasn't ter blame for nothin'."

"I'll get ten days, or maybe a month on the island, and lose my job," said Jim sourly.

"Yer'll git worse dan dat if yer try to do him any more."

"If I could keep him away from Wall Street two or three days it might help me out."

"How could it? He kin have yer pulled any time."

"I tell yer wot yer kin do," said one of the crowd. "There's an old canalboat on the water front. We kin carry him down and put him in the hold. Then yer kin bulldose him into agreein' to let yer off if he's let go."

This plan was decided on, so the gang got hold of the insensible messenger and carried him to the river and aboard the abandoned craft in question. They placed him in one of the wooden bunks which held the remains of an old straw mattress, after taking the precaution to tie the prisoner's hands, and then they went on deck to wait for him to recover his senses. A policeman coming along at that moment, spied them, and chased them ashore and up an adjacent street.

While they were away two hard-looking men with bundles slouched aboard the boat and descended into the cabin. They did not notice the presence of Roy, because he was hidden by the side of the bunk and the tattered remains of a green baize curtain hanging in front. He was just coming to a realization of his surroundings when one of the men lighted a piece of candle, stuck it with melted tallow on the top of a small box, and then the villainous-looking pair started to sort over the contents of their bundles.

Roy was naturally surprised to find himself with his hands tied in such a place, for he had no recollection of having been brought there. His last remembrance was receiving a stunning blow on the side of the head, after which all was a blank to him. Hearing men's voices, and seeing the dull glimmer of a light near at hand, he peered over the side of the bunk and saw what was going on.

"Those chaps are evidently thieves," he said to himself, "and they seem to be examining their plunder. It doesn't look as if they knew I was here."

In spite of his aching head, and the peculiar situation he was in, the boy watched the two rascals with some interest.

CHAPTER VI.—Roy's Smartness Wins Him A Thousand Dollars.

"We ain't done so bad, considerin' we had to skip in a hurry," said one of the chaps. "I've got some jooelry here that ought to fetch a couple hundred plunks. I'll bet it's worth a thousand cases, but you know what old Moe is? He won't give any more than a fifth of the value, the old shark."

"I've got a diamond necklace that's probably worth a small fortin. We'll have to break it up and sell the brilliants separate, and the settin' for what it'll bring. These silver ornaments kin go to Moe if he's willin' to cough up fair value; but it's like drawin' a tooth to get him to part with the dough."

At that moment a movement on Roy's part caused one of his hands to slip out of the noose that held them, and he found his arms unexpectedly freed. That was a great relief and satisfaction to him, for he would now be able to defend himself if discovered and attacked by the two thieves. The rascals retied their bundles, and getting out their pipes began to smoke.

They had hardly taken more than a couple of whiffs when Jim Crawford and his gang returned to the boat. The sound of their footsteps on the deck caused the thieves to jump up and grab their bundles. Down the half-dozen steps came the boys, helter skelter, only to stop in surprise on seeing that the cabin was in possession of a pair of rough strangers who clearly resented their intrusion.

"Get out of here!" roared one of the crooks, making a threatening motion.

The boys fell back, but did not leave the cabin. The men dropped their bundles and made a dash at them. The boys scurried up the steps, but hung around the opening above. Their persistence enraged the thieves.

"We'll have to chase 'em ashore, Bill," said the man who had spoken before.

They immediately started up the ladder, breathing threats against the intruders, who at once took to their heels as far as the shore line. The crooks, believing that the boys were bent on annoying them, jumped ashore and chased them across the street.

While this was going on, Roy, with an eye to his escape, got out of the bunk, and seeing an opening into the hold, started to get through it. Then it occurred to him to take charge of the two bundles of plunder. He grabbed them up and retired into the hold, the hatch of which was off, and through which he could see the sky. Then he began to understand what kind of a craft he was aboard of. Looking around for a place to hide, he discovered a small gaping hole in the side of the canalboat, just above what would have been the water-line if the craft was afloat. Looking out, he saw the river, dark and silent, under the night sky. The old boat was stranded on a line of black rocks now uncovered by the low tide. Above him the cross street came to an abrupt termination.

Beyond were a succession of good-sized brick buildings, rising several stories above the street-level, with many windows overlooking the water, and farther on the opening of another street, extended by a small wharf, and other buildings further on. He saw that a precarious pathway could be had over the rocks toward the wharf, and he determined to trust himself to it. Making his way through the hole he was soon on the rocks, in the shadow cast by the first tall building. Then he commenced his dangerous walk, conscious that a misstep would probably precipitate him into the river. He looked back after he had proceeded a hundred yards, and saw the two thieves stepping back on the canalboat.

"They'll miss their bundles as soon as they return to the cabin," he breathed. "I wonder if they'll be able to see me walking along here? I'd hurry if I dared, but it's too slippery. If they get on to me they'll be able to run along the street above and cut me off when I reach the wharf."

The possibility of such a thing was not encouraging to Roy, but he did not see how he could make any change in his route. Looking back again, he saw that the thieves had disappeared, but he also saw that the Crawford gang had returned to the edge of the street and were looking down at the canalboat. Roy continued

his cautious retreat with the valuable bundles tightly grasped in his hands. The next time he cast a backward look the boys appeared to be throwing stones at the entrance to the cabin. Having accomplished more than half the distance to the wharf, Roy began to feel that the chances were now in his favor. No one could have detected him from the deck of the canalboat on account of the dark background along which he was traveling. He imagined that he could be seen because he could see the canalboat so clearly himself.

However, he kept steadily onward and soon reached the wharf, which was deserted at that hour. Throwing the bundles on to it, he shinned up a spile, and after looking cautiously about, took charge of them again.

"If I could only meet a policeman now, I would turn this stuff over to him and put him on to the thieves," he said to himself.

So Roy crossed the street facing the river, and started up the cross street. Not a soul crossed his path till he reached Third Avenue, and then he met several going north along that thoroughfare. He kept on, wondering whether Will Church was searching for him. He felt sure that Will wouldn't go home and leave him in the lurch.

If he had had any idea where the nearest police station was situated he would have directed his steps there without the loss of a moment. He didn't know, however, and after leaving Third Avenue he didn't meet anybody on the street, nor could he see an open saloon in sight. When he came to Lexington Avenue he turned up that street for several blocks with no better success. Finally he went on to Madison Avenue, and reached that street just as a northbound car came along, which he boarded for home. When he got home he found his mother waiting up in a state of great anxiety. He found that she would not be satisfied until he told his story, and so he told her all that had happened to him and Will, and what had occurred afterward to himself.

Naturally it was not pleasant news for her to hear. Then he astonished her with the contents of the bundles, which contained a glittering collection of rich jewelry and a number of valuable silver and gold trinkets.

"I've done somebody a good service to-night, at any rate," he said. "There must be several thousand dollars' worth of plunder here. I'll turn it over to the police in the morning."

"As it was nearly two o'clock by that time, mother and son went to bed, and Roy slept like a top till his sister called him to breakfast. The morning paper had come. Eager to see if there was anything in it about the robbery in question, he opened it out and scanned the news. On the first page was a story of the robbery of a private house on Madison Avenue. It contained a description of the chief articles stolen, and Roy had no difficulty in connecting the articles in his possession with the stolen property.

"Mother, here's the story of the robbery in the morning paper. Read it for yourself while I eat my breakfast."

Their evident interest in the matter aroused Jennie's curiosity, and she listened eagerly as her mother read the paper. Then Roy astonished

her with the statement that he had the stolen property in the house. Of course she wanted to know all the particulars of such an astonishing circumstance. Roy had no time to tell her, as he said he was going to carry the stolen articles to their owners before he went down town to business. He wrapped them up in a pasteboard box, and started for the house where the robbery had been committed. On his way he stopped at Will's flat and told the janitor to tell his friend that he had got home all right the night before, but not to wait for him that morning at the subway station, as he had business on hand which might detail him uptown for a while.

Then he took a car down Madison Avenue, and reaching the house, rang the bell, and asked to see Mr. Robert Caldwell, which was the name he had seen in the paper. Upon explaining that his visit had connection with the robbery he was immediately shown into the parlor, and the gentleman, who happened to be at breakfast, came upstairs to see him right away. Mr. Caldwell, a lawyer by profession, was a fine-looking man of perhaps sixty. Roy introduced himself, stating that he worked for George Howland, a Wall Street stock broker.

He then told the story of his adventures the night before, and concluded by saying that he believed the plunder he had taken possession of was the property stolen from that house the night before by the two thieves he had encountered on the canalboat, for it corresponded with the description of the stolen articles printed in that morning's paper. Mr. Caldwell was very much astonished at Roy's narrative, and glancing at the bundle the boy held on his knee, asked him if he had brought the property with him.

"Yes, sir. Perhaps you had better describe the articles before I show them. Or perhaps if you describe one of them, the most important, for instance, accurately, it will answer the same purpose."

"Very well," replied the lawyer with a smile. "The most important article stolen was a diamond necklace, worth \$2,500, belonging to my wife."

His description of it satisfied Roy that there was no mistaking the fact that it belonged to him, so he displayed the entire contents of the box, and the gentleman identified them all as property belonging to either himself or members of his family. Mr. Caldwell expressed the gratification he felt in getting his property back, the value of which in round numbers was about \$5,000. He complimented Roy on his cleverness in securing the rascals' plunder right under their noses, as it were, and said that as he had intended to offer \$1,000 reward to stimulate the efforts of the detectives, it would give him great pleasure to pay the same amount to him. Roy said that he had not brought the property back with any expectation of getting a reward.

"Nevertheless, it will come in very useful for a young man of your age just starting out in life," smiled the lawyer.

He excused himself a moment, and presently returned with his check for \$1,000, made out to Roy's order. The young messenger accepted it with thanks, and then took his leave, well satis-

fied with the results of the previous night's strenuous experience.

Will Church met Roy after the afternoon papers were out. He had read the account of Roy's achievements. Roy acquainted him with all the facts and ended by stating it was Jim Crawford's gang which had waylaid him. Of course Will was astounded by these revelations, and asked Roy if he had been arrested. Roy replied that he had put the matter in the hands of a Wall Street detective. The boys parted then. The next day Roy noticed that L. & M. had got a spurt on and was mounting rapidly. Roy met Rosie and took her to dinner that day. The following Monday L. & M. had risen to 64. The excitement continued to increase and when the stock reached 75 Roy ordered his shares sold, realizing \$60,000 by the transaction. He was now worth nearly \$72,000.

CHAPTER VII.—Roy Decides to Go in Business for Himself.

Jim Crawford didn't come back to the A. D. T. messenger office, and his job was given to another boy. It was evident that he feared arrest for inciting and participating in the assault on Roy and Will, and he kept pretty shady for a week or two in his own favorite haunts uptown.

Roy made no special effort to have him arrested outside of Wall Street, so as long as he kept away from the district he was comparatively safe. The check that Roy got from Washington, Stark & Co. was on the Manhattan National Bank, and called for \$69,754.

That was the bank where the young messenger carried the day's deposits of the office every day, consequently he was well known to both the receiving teller and the cashier, and by sight to the paying teller. He carried the check to the cashier and asked for the money. The cashier looked at it and then at Roy.

"How do you want it?" asked that gentleman.

"I want sixty-nine \$1,000 bills, one \$500, and the rest in tens, except the four dollars, of course."

The cashier did not for a moment suppose that the money belonged to Roy. He judged that it was the result of some deal between Mr. Howland and Washington, Stark & Co. He did wonder, however, why it was not turned in by the broker in his day's deposits, with his and Roy's indorsements. In order to be on the safe side, he telephoned Mr. Howland about the matter. That broker replied in a tone of surprise that he had not sent Gilbert to the bank to cash any check at all, and did not understand how his messenger could have a check from Washington, Stark & Co., with whom he had never done any business. He advised the bank to communicate with Washington, Stark & Co., though he said he did not suspect Gilbert of being connected with anything that wasn't straight.

At the same time he wrote a note to that firm and sent it over by his head bookkeeper. Washington, Stark & Co. replied to the bank cashier that the check was all right, and he should pay the money to the boy without question. The cashier then brought the cash to Roy, who went away with it. He decided that the best thing he

could do was to rent a safe deposit box for a year and place the money in it, and he did. In the meantime Mr. Howland's bookkeeper found out all about Roy's deal in L. & M. from Mr. Washington, who was much surprised to learn that the transaction had not after all come from Howland, and on his return he told the broker all he had found out, which information surprised and mystified the trader. When Roy returned to the office, Mr. Howland called him into his room and asked him for an explanation of the matter.

"Well, sir, that check is the result of a deal I made in L. & M.," replied Roy.

"I know all about that, but how came you to speculate in the market, and where did you get the \$9,000 that you put up with Mr. Washington?"

"I'll answer your last question first, as being the more important of the two," answered the young messenger.

So he told Mr. Howland about his finding the wallet with \$600 in it, and how, having got hold of a tip on V. & S., he had invested \$500 of the money on the strength of it.

"I cleared \$2,500 on that transaction, and with the greater part of that money I subsequently made \$8,250 out of another deal in D. & G. That gave me a capital of \$10,000, and the original \$600 is still in your office safe awaiting a claimant."

"You seem to have had extraordinary luck, young man," said the broker dryly. "So that is how you got your money to put on L. & M.?"

"Yes, sir."

"I am informed that you bought 2,000 shares of that stock many days before the Street had any reliable information about the merger. Perhaps you'll tell me how you came to risk nearly every cent you had on such an uncertainty."

"Oh, I found out that the consolidation was going through, or rather had gone through."

"You found that out!" exclaimed his employer, in great astonishment. "Pray, how? Scarcely a broker in the Street had any definite knowledge of the fact before the announcement was made in the Exchange, nearly a week later."

"I would prefer not to answer that question, sir," replied Roy, respectfully.

Mr. Howland regarded him fixedly.

"It appears that you have made over \$60,000 on your deal," he said.

"Yes, sir."

"Why did you go to Mr. Washington to put your transaction through? Why couldn't you have come to me, stated the matter frankly, and asked me to do it for you? I should have done it in exchange for the advantage your tip would have afforded me."

"Well, sir, I might have done that, it is true, but I didn't think you would have approved of em making the speculation. Besides, I could not have satisfied you as to the absolute reliability of my tip. I knew what it was myself, but I could not expect to make another like yourself see it in the same light."

"Your explanation, I think, would have thrown sufficient light on the subject for my judgment to have decided the question."

"That's just the trouble, sir. I wouldn't have

felt able to offer you the explanation any more than I do now, after the whole thing is over."

Mr. Howland looked annoyed.

"What are you going to do with all that money?" he asked rather sharply. "Do you expect to keep on speculating?"

"I suppose if I run across another good thing I shall take advantage of it."

"It's my opinion, Roy, that your usefulness as a messenger is nearly over. You have been inoculated with the Wall Street fever, and one of two things is likely to happen—either you will neglect your duties in your endeavors to make money on the outside, or by attending strictly to your duties you will speculate under a severe handicap. It is dangerous enough to engage in speculation when you are able to give your whole time to it, but to do as I can see you contemplate doing it is simply a suicidal policy, financially considered. My advice to you is to quit the market now that you are ahead of the game, invest your money in good securities, and take a desk in my counting-room."

"I thank you for your good advice, sir, but I have already decided to resign and go into business for myself."

Mr. Howland gasped.

"Go into business for yourself!" he cried. "What business? Not in Wall Street?"

"Yes, sir, in Wall Street."

"Upon my word, your nerve is something colossal!"

"Well, sir, it takes good nerve to succeed down here," replied Roy.

"And do you expect to succeed?"

"I hope to, otherwise I wouldn't think of branching out."

"You may have heard the expression, 'That fools rush in where angels fear to tread.' It seems to fit your case exactly. You will learn through dear experience that you are merely an infant where you think yourself a man. I shall give you anywhere from three to six months to lose your \$60,000. In fact, I shall not be surprised to learn that you have been cleaned out in a fortnight."

"I hope you may be mistaken in your opinion, sir."

"I hope I may, too, for your sake, but the result seems too certain for me to have any doubts as to the ultimate end of your ambitious views. When do you expect to resign?"

"At the end of the month, if that suits you."

"Very well," and that ended the interview.

Sixteen days later Roy severed his connection with Mr. Howland.

"What!" exclaimed Will Church, when they met at one o'clock that Saturday. "You have left Mr. Howland?"

Roy nodded.

"What was the trouble?" asked his amazed chum.

"No trouble at all."

"Then why did you leave?"

"Because I'm going in business for myself."

"You're going to do what?"

"Going in business for myself. Didn't I say it plain enough?"

"You never gave me a hint that you expected to leave Wall Street."

"I'm not going to leave Wall Street."
 "What kind of business are going in?"
 "Brokerage."
 "Do you mean to say you're going to become a broker?" gasped Will incredulously.
 "That's exactly what I mean to say."
 "Well, I admire your gall."
 "You're the second person that's made a remark to the same effect."
 "Who was the other?"
 "Mr. Howland."
 "I don't wonder. I'm only surprised he didn't fall in a fit when you told him."
 "It isn't the first surprise he's had in his life."
 "Where's your capital coming from? Are you going to start on that thousand you got from Lawyer Caldwell?"
 "No. That wouldn't more than pay a month's rent and furnish a small office."
 "I believe you. Did you strike an angel, as they call them in the theatrical business?"
 "No. I'm my own backer."
 "I don't see what you've got but your nerve."
 "That's because you don't know anything about my business."
 Will stared at him.
 "I didn't know that we had any important secrets from each other."
 "You'll grow wiser as you get older."
 "You're a puzzle to me. So you're going to be a broker? When do you start in?"
 "I'm going to hire an office Monday, if I can find one to suit me."
 "A single room or a suite?" chuckled Will.
 "A suite of two. One large one for myself, and a small one adjoining for—guess who?"
 "I'll never guess who. I'm not a good hand at solving conundrums."
 "Rosie Wood."
 "Are you going to have a stenographer right off the reel?"
 "No. She's going in business for herself as a public stenographer."
 "There's some sense in that—she's sure to get business; but as for yourself, I don't know how you expect to do anything, even if you get a customer. You'd have to pay broker's commissions the same as an outsider."
 "I've got an arrangement to divide commissions with a house that holds a seat in the Exchange."
 "Oh, you have! Going to hire a bookkeeper?" with a grip.
 "No. I'll be able to keep my own books at the start."
 "How about an office boy? Going to be your own messenger?"
 "No. I've got one engaged. He's small and inexperienced, but he'll learn in time."
 "What will he learn? How to warm the seat of the office chair?"
 "Don't be funny, Will. As soon as I get started I want you and your sister to give me a call, just for luck, you know."
 "Oh, we'll call, if only to see what kind of a sheep-shearing den you have."
 "Thank. This is our station. Let's get out," and they did.

CHAPTER VIII.—A Startling Occurrence.

"Any offices in this building for rent?" asked Roy on Monday morning of the head janitor of the Atlas Building on Wall Street.

"Yes. There's one on the fourth floor that's just been given up by a broker who came here from Chicago, and who is going back again. Who wants it?"

"I do."

"You! Who do you represent?"

"Myself."

"Come, now, you're joking."

"I never joke on business matters."

"We don't rent offices to minors."

"Not if they furnish references?"

"What do you want the office for?"

"Business."

"What kind of business?"

"Stocks."

"This isn't a kindergarten for boy brokers," laughed the janitor.

"Will you show me the office that is for rent?"

"It's hardly worth while taking that trouble."

Roy flashed a dollar bill under his nose.

"That will pay you, won't it?"

"I don't want to rob you."

"Don't you worry about that. This isn't the only one I've got."

The janitor looked at the bill and then at Gilbert. He saw that the boy looked as though he might be worth money. As he didn't usually let a dollar, or any other sum of money get away from him, he took Roy up to the fourth floor and showed him the office.

"The tenant hasn't moved his furniture out yet, I see," said Roy.

"He wants to sell it to the next tenant, if he can."

"What does he want for it?"

The janitor mentioned a moderate sum.

"I'll take it if I can have the office."

As the janitor had figured on a good commission for disposing of the office furniture and fixtures, he was inclined to favor Gilbert.

"Can you furnish a guarantee that the rent will be paid to next May?" he asked.

"I'll pay the whole sum in advance," said Roy, who was satisfied with the price asked, "if I'm allowed a pro rata interest on the money."

"I'll take you down stairs and introduce you to the agent. If you can fix up the matter with him call and see me, and you can have the furniture as it stands."

"All right," replied Gilbert, and they went down to the ground floor.

The agent was not at first disposed to rent the office to Roy, but finally agreed to do so on his furnishing satisfactory reference and a guarantee that the rent would be paid promptly on the first of each month.

Roy gave Mr. Howland as reference and then went to look up a guarantor for the rent. He called on Lawyer Caldwell, who appeared glad to see him, told him how he was fixed financially, what he expected to do, and what he wanted him to do for him. The lawyer was surprised that he was going to open up as a broker at his age, but readily agreed to become security for

a matter of eight months' rent. With Mr. Caldwell's letter in his pocket he returned to the Atlas Building.

The agent read the letter and said he was satisfied. He put it in his safe and then handed Roy a receipt for the first month's rent. Gilbert hunted up the janitor, paid him for the furniture, and hurried away to find a painter to put his name and Rosie's on the glass pane of the door. Before he left Wall Street that afternoon to notify Rosie to come to her new office in the morning the following legend took the place of the Chicago man's sign:

ROY GILBERT,
Broker.

MISS ROSIE WOOD,
Stenographer and Typewriter.

"That looks like business," he said to himself, as he contemplated the neat gilt letters. "The next thing will be to scare up business. I guess I'm the youngest broker in the Street. I'm just eighteen years and a half old. Well, it's the young man who is coming to the front these days. There's lots of us, and we're going to let the world know that we're alive."

Thus speaking, Roy turned his back on the sign and left the building, feeling as important as any tenant in the big structure. He went straight to Rosie's humble little home, where she lived and tended house for her old and nearly blind father. Old Wood was always glad to see the bright boy who had done so much for his little girl, and it is needless to say that Rosie never failed to give Roy a warm welcome, for he had become more to her than anything else in the world except her helpless father, for whom she had the tenderest affection.

"Well, Rosie," said Roy, "I've got my office, with a small adjoining one for you that the former tenant used for his private sanctum, and you can come down in the morning. I bought the furniture and fixings, just as they stood, and all I had to have done was to get a painter to put our names—yours and mine—on the door in gilt letters. Everything is now ready for business, and I want you to come and get acquainted with your quarters right away."

"What time shall I come down?"

"Ten o'clock will be time enough. When you get plenty of work to do you will have to get down at nine. I'll order some business cards printed to-morrow with your name, business, and address on them."

"You're very good to me, Roy," she said, looking at him with shining eyes. "How can I ever repay you?"

"That will be for you to say when I bring my bill in one of these days."

"I'll try to pay you back, if I have to, work for years," she said earnestly.

"You will never pay me in money, for I wouldn't take it that way."

"How else can I pay you?" she asked wonderingly.

"You'll have to study that out for yourself."

"I'm afraid I'm not bright enough to be able to do that."

"Don't run yourself down, for I won't stand for that."

She smiled archly at him. He caught her around the waist and drew her toward him.

"Do you want to know how you can settle my bill when I present it?"

She seemed instinctively to know what he was going to say, and she turned away with a rosy blush suffusing her face and cheek.

"You don't answer, Rosie," he said.

As he attempted to raise her face to his, she suddenly buried it on his shoulder.

"Do you love me, Rosie?"

He drew her quite close to him and she made no resistance.

"Is it yes or no?" he asked, quite certain what her answer would be.

"Yes," she breathed softly.

Then he raised her lips to his and kissed her. At that moment both seemed to be supremely happy. Shortly after he gave her the number of their offices in the Atlas Building, telling her to get out of the elevator on the fourth floor. Then it was time for him to go home, and he left.

Rosie was delighted with the offices when she came down next morning, and was particularly pleased with her own little den.

Then her name on the door attracted her like a new top does a child. After remaining an hour she went home, there being nothing for her to do. In fact, she did not even have a machine yet, but Roy bought her one of the best that afternoon and arranged to have it delivered next day. The young broker put a standing card in the more important financial journals stating that he was prepared to buy and sell stocks on commission, and deal in all kinds of investment securities.

It wasn't long before it got to be talked about in Wall Street that there was a boy broker in the Atlas Building. This report excited a good deal of curiosity among the traders. They wanted to know who the boy was, what had brought him into the Street, and whether he had a wad of any size or not. The latter point interested a number of the brokers, who were not over particular how they made money so long as it came their way, and they kept within the pale of the law. The Chicago man had been bleached out of \$40,000 by traders of this stamp, and they were looking around for a fresh subject on which to operate.

A boy with money might be considered a regular cinch, and several of these foxy brokers began to sharpen up their shears in anticipation of clipping a little of Roy's wool, or, in other words, his money. As a preliminary to their operations, they proceeded to make his acquaintance. They dropped in singly and in pairs, ostensibly to inquire where the Chicago man had gone to, but really to establish a footing with Gilbert and to satisfy their curiosity as to whether the game was worth the candle.

Roy, however, hadn't been three years in Wall Street without learning a heap about brokers in general and certain ones in particular. He knew that reputable traders wouldn't bother themselves about him, or if they had any reason for calling they would have something better to do than to waste their time jollyng him. So he distrusted the advances of his callers, and soon found they had unmarketable securities and undesirable stock to unload on him if he would only

bite. Roy wouldn't even nibble at such bait, and many of his visitors discontinued their calls in disgust.

There were two or three, however, who were not discouraged, and they persisted, hoping to land him in the end. About noon on the first Saturday of Roy's experience as a broker he got his first customer, a farmer named Parker, from Quoque, L. I., who had been attracted by his advertisement in the Wall Street Argus. Roy was dictating a letter to Rosie when he came in, and the undersized office boy took the visitor's name over to the young broker's desk. As soon as Gilbert was at liberty he asked his caller what he could do for him.

Farmer Parker said he wanted to buy 100 shares of a certain stock then going up, and had brought the money to put up on margin, viz., \$1,000. The transaction was soon put through, and the Long Island man departed with his memorandum.

"Nothing like making a beginning, even if it is about closing time on Saturday," said Roy to himself, as he contemplated the money on his desk.

He got a satchel to take it to the safe deposit vaults over Sunday, and was about to stow the bills in it when the door opened, and in walked Will and Grace Church. They advanced to greet the boy broker when, without the least warning, they, as well as the occupants of the office, were treated to a sudden shock. Crash! A heavy missile struck the office window, wrecking the pane. The startled Roy sprang from his chair amid a shower of splintered glass.

Will Church and his sister started back in consternation, while the office boy looked thoroughly frightened. Gilbert's first impulse was to look through the broken pane, across the well which admitted light and air to the offices in that part of the building, in order to ascertain the cause of the trouble. He was just in time to catch a fleeting glimpse of the grinning and malicious countenance of Jim Crawford as that young rascal fled from an open window in a corridor on the opposite side of the opening.

CHAPTER IX.—A Skin Game.

Roy, hardly noticing Will and his sister, darted for the door leading out in the corridor, and ran around into the adjoining corridor which led to the place where he had seen Crawford, intent upon catching that young rascal. When he reached the spot there was no sign anywhere of the former A. D. T. messenger.

Roy hunted around and found a rear stairway, down which he sprang as rapidly as possible until he struck the entrance facing on the other street. There were a dozen places along the block where Crawford might be hiding, and Roy, after looking up and down the narrow thoroughfare, decided that there was little chance of his catching his young enemy at present.

"I'll pickle you yet, you little rascal!" the young broker breathed, as he turned away to find the janitor and notify him of the damage that had been done to one of his windows. When he got back to his office he found Will and Grace

patiently awaiting him, and conversing with Rosie.

"I never was so frightened in my life," said Grace, after he had greeted his visitors. "It came so suddenly, and the crash of the glass made me think for a moment that something had happened to the building. Who could have fired that stone?"

"An enemy of mine, named Jim Crawford."

"What!" cried Will. "Did Crawford do that?"

"He did," replied Roy. "When I looked across the hall I saw his face as he started to make himself scarce."

"That accounts for your sudden exit from the room."

"Yes. I was in hopes of catching him, but he was too spry for me."

"How did he get away?"

"By a stairway in the rear that took him out on Pine Street."

"You'll have to notify the police and have him run down."

"That's what I'm going to do."

"This is a fine office you've got, old man. Must cost you a good rent."

"It costs enough."

"How do they figure the rent of these offices? Do you know?"

"By the square foot of floor space as a basis, and then location."

"A suite of rooms overlooking Wall Street, on the second floor, must be pretty steep, then?"

"I should imagine the yearly rent would buy a small house and lot in a good locality."

"Doing any business yet?"

"I got my first customer about an hour ago. He bought a hundred shares of a certain stock and put up his margin."

"I congratulate you," said Grace. "The first customer is usually the hardest to get."

"I believe you. It's taken me the whole of the week to round him up," laughed Gilbert.

He took Grace and her brother into Rosie's den.

"What a snug little office you've got, Miss Wood," said Grace. "You must be very comfortable and independent here."

Rosie smiled and said she was.

"I see you've got some work on hand," said Grace.

"Oh, yes. Roy gave me some right away. He's been all over the building with my cards."

"You'll probably have all you can do as soon as you become known," said Grace, rather envying Rosie her position and opportunity. "It's ever so much nicer to work for one's self. Don't you think so?"

"I haven't had any other kind of experience," replied Rosie.

"You ought to thank your stars, then. It isn't such a picnic to be at the beck and call of an employer. There are times when things go wrong with him, then he's bound to be cranky and hard to please."

"Well, folks," said Roy, "you must all go to lunch with me to-day."

"All right," replied Will, taking it on himself to answer for the others, "that's an invitation the girls won't refuse, I'll bet my hat."

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"You are putting one word for us and two for yourself," laughed his sister.

"You seem to have a hard opinion of me, sis," replied Will. "Just think of a fellow's sister showing him up that way."

"You can stand it, I guess," said Roy. "Put on your hat, Rosie. It's time to shut up shop."

He went over to his desk, called his office boy and paid him off, and then they all left the building together. Later on he swore out a warrant against Jim Crawford, and it was given to an officer to serve. Crawford, anticipating such a move, got out of the city, and consequently was not arrested. A broker who had an office on the same floor came in to see Roy Monday morning. His name was John Hague.

This wasn't his first nor his second visit to the young broker, and Gilbert had an opinion that Mr. Hague had designs on his financial resources. At any rate, he didn't fancy the trader much.

"Good-morning, young man," said Mr. Hague. "How are things coming?"

"There's no particular rush at present," replied Roy. "I'm not looking for a monopoly in the business."

"Got any private deal on?"

"No, sir."

"Then I can put you next to a pretty good thing. Several of us are getting up a pool to boom a certain stock that's low down in the market. It's a dead open and shut winner. I've spoken to the boys about you. I told them you were a promising young fellow, and that we ought to let you in on this thing. They have agreed to let you share in the profits. If you've \$50,000 that you can spare for a week or ten days I can guarantee that you'll make \$100,000 clear money."

"What is the name of the stock you're going to boom?"

"That's hardly a fair question, young man. You haven't agreed to go in yet."

"Is it a blind pool?"

"Yes. It is necessary that absolute secrecy be maintained in order to prevent any hint of the scheme getting out among the brokers. One man will do the buying and booming, and we have implicit confidence in him."

"I'm afraid I'll have to decline your invitation. I don't fancy closed pools. I prefer to handle my money myself, and keep track of where I am at."

"I assure you this venture is a perfectly safe one. If it wasn't I wouldn't go into it myself."

Roy, however, declined to go into the combine, and Mr. Hague took his departure much disappointed. The boy broker dictated a letter to the farmer of Quoque, telling him that he had bought the 100 shares of M. & P. according to directions and held them subject to his orders. Roy had made the deal through a young broker who was friendly with him.

Soon after Mr. Hague left the postman brought in a couple of letters. One contained a money order for a sum of money to cover the margin on fifty shares of C. & O. at the market price, together with directions as to its sale, and the other was merely an inquiry. Both were from out-of-town people who had seen Roy's advertisement in the papers. Gilbert sent the order to his friend the stock broker, with the directions, and dictated an answer to the other. That was

all the business Roy did that day. Next day at noon Will came in looking as if he was the bearer of news.

"I've got a tip for you, Roy," he said.

"I hope it's a good one, then. There'll be ten per cent. in it for you if it pans out a profit."

"Well, a broker friend of mine gave it to me as a sure thing. He said that I could go in with you on it, as he didn't suppose I had any money myself. He knows we are friendly, and he said you ought to allow me a good rake off."

"Who is this broker?"

"George Arnold."

"I don't know him by name, at any rate. Does he know I'm in business for myself?"

"Yes, for he asked me how you were getting on?"

"What is the tip?"

"A combination of capitalists has been formed to boom Kentucky Central. It is going now at 52. Mr. Arnold said it would be up to 60 inside of a week, sure."

Roy made a note of the matter on a pad, and of such other information with respect to the pointer as Will could give him. It appeared that Broker Arnold had suggested to Will the advisability of his going to Gilbert without delay and bringing the tip to his notice, because he said no time was to be lost if they expected to get in on the ground floor.

"All right, Will. I'll look into it. It seems like a good thing."

"You ought to be able to make enough out of it to pay all your expenses for a year," said Church.

"I should hope to do even better than that," was the reply.

Will said he'd have to go, as he had snatched the time on the wing in order to rush the tip to him. Roy thanked him and he went away. Fifteen minutes afterward a man came in and asked to see Mr. Gilbert.

"That's my name," said Roy.

"I was told you was a young man and new in the business, that's why I came to you. I want to deal with a strictly honest broker. One who hasn't learned all the tricks of the business. I've got a block of 5,000 shares of Kentucky Central I'd like to sell you. It's worth 52, and is likely to go up, I guess; but I can't afford to hold it any longer. What kind of a deal can you make with me?"

"I couldn't buy it out and out, just now," replied Roy, thinking it a singular coincidence that he should be offered a chance to buy the very stock on which he had just got a tip.

"I'll tell you what I can do, then," said the man. "I'll sell it to you at 54 on a ten-day option. I'll deposit the shares in any trust company you mention, and you can let me have ten per cent. in cash on account. At the end of ten days you can either pay the balance and take the certificates, or you can dispose of your option at the market price."

"I don't think I'd care to pay 54 for the stock, Mr. Pratt."

"I think it would pay you to do so on a ten-day option. I'll give you an hour to think it over. I've got some business on South Street. I'll stop in on my way uptown."

As he seemed to be in a hurry, Roy didn't offer to detain him.

Roy went over and looked at the ticker. To his great surprise, there were several transactions in Kentucky Central on the tape, viz.: 1,000 at 52 5-8, 2,000 at 53 3-8, 500 at 54, and 1,500 at 54 5-8.

"My gracious!" he exclaimed. "It's started to go up already. If I'd taken up Mr. Pratt's offer of 54 I'd got the stock below the market without either of us being the wiser. I thought it would hug 52 for several days yet. He won't sell at 54 when he comes back unless he fails to look at the ticker."

In a few minutes another quotation of K. C. at 55 appeared on the tape, and now Roy felt like kicking himself for not taking up the visitor's offer. He looked up the past performances of Kentucky Central, and saw that it had not sold higher than 52 in six months, and had been down as low as 45. Roy put on his hat with the intention of hunting up Broker Arnold and having a talk with him. When he reached the ground floor of the building he was surprised to see Mr. Pratt talking to Broker Hague. As he passed close behind them he heard Hague say:

"You'd better go back in a few minutes. We've put several wash sales through and boosted the price to 55. He'll be sure to see the figures by this time, then he's bound to close with you at 54, as his friend Church has brought him the fake tip we got Arnold to give him. To-morrow the stock will be down to 50, for there is nothing to hold it up, and we'll have \$25,000 of his good money in our pockets."

Like a flash Roy saw through the game that was being played on him, and for the moment he was mad enough to march up to Broker Hague and punch his head. He prudently restrained his inclination and walked out of the building.

CHAPTER X.—How Roy Got the Best of the Situation.

In order to avoid meeting Mr. Pratt, Roy did not return to his office for nearly two hours. When he finally got back his boy told him that Mr. Pratt had come in soon after he went out, had remained half an hour, and then left, saying that he would return later. As Roy didn't care to meet him he went out again, after looking at the ticker and noticing that there was another Kentucky Central quotation at 55 1-8. The figures, which he knew couldn't be sustained, gave the boy broker an idea.

"If I can work it, I'll make something out of this trick after all," he said to himself.

He went to the safe deposit company where he kept his money, and then called at Washington, Shark & Co. He saw Mr. Stark this time, told him that he was now in business for himself, and said that he wanted to sell 10,000 shares of Kentucky Central short.

"It's quoted at 55 1-8, but if you can't get a buyer at that sell it at 54 or even 53. I'll put up \$55,000 as a guarantee to deliver at the sale price."

Mr. Stark whistled a little at the size of the boy's deal. But he was glad to take the order, for

there was a commission of \$2,500 in it for his firm, however the transaction turned out. So he wrote a note to Mr. Washington at the Exchange, and sent it over by his messenger. An hour later this same messenger carried a note to Roy at his office. It stated that W., S. & Co. had sold for Gilbert's account 2,000 shares of K. C. at 55, 55,000 shares at 54, and 3,000 shares at 53 3-8. At a quarter to four that afternoon Will came bounding into Gilbert's office.

"Well, old man," he said, "have you done anything yet about that tip?"

"Don't say anything more about that tip of yours. It was a fake, pure and simple," replied Roy.

"A fake!" gasped Will, taken all aback. "Why, Mr. Arnold——"

"Mr. Arnold suggested in a roundabout way that you'd better let me in on it, didn't he?"

"Yes, because he knows, or supposes, that you have money, while I have none. He said you'd be able to work a deal on the strength of it, and I could get a good rake-off for putting you in the way of making a few thousands."

"Very kind of him," answered Roy sarcastically. "Well, the whole thing was a put up job to do me out of as much money as possible."

Roy then explained to his friend how Hague, assisted by other brokers supposedly in the game, worked a series of wash sales on the Exchange for the purpose of securing higher quotations in Kentucky Central than the regular market price, and while this was going on that Hague had sent a man in to him to sell him a block of the stock at a figure that would have put about \$25,000 cash into the pockets of the conspirators.

"As soon as they had accomplished their purpose they intended to let the stock fall back to its old figure, or maybe lower, and I would be caught in the shuffle," said Roy. "It was simply a nasty little skin game that no reputable broker would countenance; but it's going to put a few dollars in my pocket just the same."

"How?" asked Will, in surprise.

Roy told him how he had taken advantage of the fake rise to sell 10,000 shares of the stock short, and he had actually got a higher figure than he expected to get.

"It's bound to go down to-morrow, and somebody is bound to lose. It's too bad that it won't be Hague and his smart aleck associates. However, I may reach Mr. Hague yet. I'd like to show him that I'm not quite as easy a mark as he seems to consider me."

"Well, I hope your short deal proves a winner," said Will. "You will practically turn the tables on them in that case."

"They won't know it, though. Neither will they lose anything."

"You'll have the satisfaction at any rate of knowing that you've come out ahead in the matter."

At that moment Rosie came out of her room with her hat on, prepared to go home, so Roy said he guessed he'd close up shop. Next morning 1,000 shares of Kentucky Central were sold at 52. Two days later the stock had receded to 50. Roy chuckled as he saw the slump. It was only what he had expected.

"I guess I'll be able to buy it even lower than

that," he said to himself. "Then I'll make a handsome profit out of the transaction."

Three days later Roy sent word to Washington, Stark & Co. to buy 10,000 of K. C. to cover his short sales. The firm did so, getting it at an average price of 48 1-2. Roy's profits amounted to the difference between what he sold for and what he paid for the stock in order to deliver it, or \$52,000. He had now a capital all told of \$123,000.

"I have been in business two weeks, have six out-of-town customers, and have made something over \$50,000 on a short deal," said Roy to Rosie, on the afternoon that he got his check from Washington, Stark & Co. "Not so bad for a beginning, is it?"

Of course Rosie thought it was just splendid.

"My late boss, Mr. Howland, told me that I wouldn't last three months, or, at the least, six. I mean to do the best I can to show him that he was away off in his calculations. I'm in the business to stay, and if I am half way fortunate I guess my anchor will hold."

On the following day Mr. Howland paid his late messenger a visit.

"How are you pulling out, Roy?" he asked, after he had taken in the office.

"First-rate. I've made \$50,000 in the past six days."

"The dickens you have!" exclaimed the broker.

Then Gilbert told him how a clique of foxy brokers had tried to take him in by conveying to him a fake tip on Kentucky Central, and how, after they had temporarily forced the price up, he had sold the stock short in anticipation of an immediate decline, by which he had made the sum on question through Washington, Stark & Co.

"Upon my word, you are a great deal smarter than I supposed you to be," chuckled the broker. "Who were the brokers who failed to get your scalp?"

"I only know one, the man who put the scheme through. His name is John Hague. George Arnold however, was the one through whom the pointer came."

The idea that a mere eighteen-year-old boy was able to checkmate a sharp trader like Hague was too good to keep, and so when Mr. Howland went to the Exchange next day he circulated the news. The result was that Hague and a couple of his friends received an unmerciful roasting from their associates. This was bad enough, but when they learned that the boy broker had not only foiled them but had made \$50,000 out of the game, they were madder than hornets. After that Hague kept clear of Gilbert's office, but none the less he yearned for a chance to get square with the boy.

CHAPTER XI.—Roy Gets A Big Commission From His Former Employer.

One morning Mr. Howland came into Gilbert's office.

"I'm going to give you a chance to make a little money, Roy," he said. "I want you to go around among the brokers' offices and buy me all the shares of R. & H. you can get hold of.

The stock is to be delivered C.O.D. at the Manhattan National. If anyone should ask you who the stock is for you will simply say that it's for a customer of yours. I am not to be known in connection with the matter, you understand? That's why I'm doing a portion of my buying through you. I guess you know when to keep your mouth shut and when to open it."

"Yes, sir. I learned that in your office. You never found me telling tales out of school, and you never will."

"Yes, that's right. It's because I know I can trust you that I am taking you into my confidence in a very important matter. I want you to get on the job at once and lost no time. R. & H. is going at 85. I authorize you to give 85 1-2 if necessary, but no higher until you have communicated with me. Understand?"

"Yes, sir," said Roy, taking up his hat.

Mr. Howland went away and Gilbert started out to buy the stock. The first half dozen brokers he visited had none of it, and then he struck a block of 5,000 shares, for which he had to pay 85 1-8. By one o'clock, when he stopped long enough to get a hasty lunch, he had secured 18,000 shares. Then he heard that Broker Hague had some of it. He made no bones about calling on that gentleman, who happened to be in his office.

"Have you any R. & H. shares, Mr. Hague?" he asked as soon as he was admitted to the trader's private room.

"I have. How many do you want, and what are you paying for it?"

"How many shares have you?" asked Roy.

"I've 4,000 shares."

"It's going at 85 1-8."

Hague took a look at the tape and came back.

"I'll let you have the whole block for 85 1-2."

"No, you won't," replied Roy. "I'll give you three-eighths."

"Are you buying this for yourself?"

"No, sir. It's for a customer."

"Do you want the block?"

"I'll take it at 85 3-8."

Hague considered a moment and then said he wanted 85 1-2. Roy declined to give it, and rose to go, when Hague agreed to his terms.

"I shall want a certified check or the cash—\$342,000."

"When can you deliver the certificates?"

"At once."

"All right. Deliver them C.O.D. at the Manhattan National."

They exchanged memorandums and the deal was concluded.

"That makes 22,000 shares," said Roy to himself, as he started for his office, to look in for a moment. "At an eighth of one per cent. for buying, my commission so far amounts to \$2,750. Not a bad day's work, and I've a couple of hours yet to pick up some more."

He finally sent word to Mr. Howland that he had secured 25,000 shares, most of it at 85 1-8. Next morning the stock opened at 85 1-2, and speedily went to 85 5-8. Roy sent word to Mr. Howland, and asked for permission to bid higher. He was given a leeway of one-half per cent. above the market. Under these conditions he got hold of 12,000 more shares that day. Then Mr. Howland sent him word to stop. Whereupon he for-

warded his statement to the broker and in due time received a check for \$4,625 to cover his commission. Directly he got word to quit buying for the broker he considered himself free of any further obligation to Mr. Howland, and he went to the little bank on Nassau Street and ordered the clerk to buy for his account at the Exchange any part of 5,000 shares of R. & H. at the market price on the usual margin. It took the bank's representative three days to get the stock at an average price of 87.

Two days afterward the Exchange began to howl over the stock, for it commenced to rise steadily until it struck 95, at which point Roy ordered a sale of his holding, a thousand shares at a time. His winnings on the deal amounted to \$38,400.

In the meantime Rosie had accumulated quite a lot of custom, and was doing very well indeed. Among those who favored her with work was a young lawyer who had been struck with her beauty, and he was getting into the habit of calling on her with considerable frequency, bringing work each time as an excuse. More than half of the typewriting he paid her for he had no use for, and tore up as soon as he returned to his office on the floor above. One afternoon when he called he was slightly under the influence of mint juleps, or something else of that nature.

He drew his chair up near her, and his attentions became embarrassing to the girl. Gilbert was out at the time, or she would have told him that she wanted her visitor to go.

Finally the lawyer, whose name was Gerald Ladelle, asked her if she wouldn't honor him by going to dinner with him, and afterward to the theatre, that evening. Rosie declined as politely as she could, and then hinted that as she was very busy his presence was a drawback to her work. The young lawyer wouldn't take the hint, though it was plain enough, and persisted on remaining. Rosie finally became desperate, and called the office boy inside and asked him to remain.

At this point the telephone bell rang, and Rosie ran out to Roy's desk to answer it. To her great relief and satisfaction she found that Roy was at the other end of the wire. After answering his questions she told him about the presence of Lawyer Ladelle, and how he persisted in remaining and annoying her with his attentions.

"Put on your hat and go out for thirty minutes," he told her. "By that time I'll be back."

She followed his directions to the letter. The lawyer, however, accompanied her as far as the corridor, and there she got away from him. When Roy returned to the office he learned all the particulars from her. He immediately called on Ladelle, carrying with him a quantity of work the lawyer had left with Rosie, and said a few plain things to him. The young legal luminary resented his interference in the matter, and told him to get out of his office or he'd throw him out.

"I don't think you will, Mr. Ladelle," replied Roy coolly.

The lawyer rose from his desk in an angered manner, and seemed about to carry out his threat.

Gilbert wasn't afraid of him in the least, and was prepared to look out for himself.

"Are you going to get out?" asked Ladelle in an ugly tone.

"Yes. I'm going, for I've said all I had to say; but I'll take no threats from you. As a lawyer you ought to know better than to use them. Hereafter, you need not bring any more work to Miss Wood, for she will not receive it from you."

Later on the lawyer sent his boy down to Rosie with a batch of work, but she sent it back with a verbal message that she was too busy to accept any more. Ladelle, having learned from his boy that Gilbert was out, ventured to visit Miss Wood and try to square himself. Rosie refused to listen to any explanation and asked him to go, which he did, very reluctantly. She told Roy when he returned that the lawyer had been in, and that she had refused to have anything more to do with him.

"You did right, Rosie," replied Roy. "A man who makes one bad break is liable to repeat it, and I don't want my promised wife to be annoyed by any man."

He put his arms around her protectingly and she nestled close to him. Then their lips met in a long, sweet kiss. She was very happy, for her dream when a flower girl was coming true.

CHAPTER XII.—In Which Mr. Hague Turns Over A New Leaf.

Not very long afterward another effort was made by the crafty brokers who were seeking some of Gilbert's fleece to get him into a combination to boost a certain stock, the name of which the man who tried to interest him in the pool wouldn't disclose until he agreed to join them and had put up \$75,000. The gentleman, who was working in the interests of the combine, was no more successful than Mr. Hague had been. Roy explained to him that he never invested money that he couldn't at all times have direct control of himself.

"The moment I went into a pooling arrangement, such as you speak of, I'd have to be governed by the will of the majority."

"That's true enough," admitted his visitor, "but you'd share in all the advantages of being on the inside in the game. We have backing enough to force the stock fifteen to twenty points above the present market rate, and hold it there long enough to unload at a big profit. The risk you'd face is really a minimum one, in comparison to the risks you'd face in bucking the market alone. Here we know just what we can do, and are going to do. We know at exactly what point it will be safe to unload on the public. When we're out of it the public will have the stock at a high figure, while we'll have the public's money. The game is played every little while, and brokers are constantly adding to their fortunes by a sure thing. By going in with us you are really betting on a certainty. There isn't one chance in a hundred of you losing."

"That may be all very true; in fact, I know that fortunes are often made this way by the solid men of the Street, but for all that I prefer

to use my own judgment in any deal I go into, then if I lose I know I made a mistake, that's all."

His visitor continued to argue his point a while longer, but could make no headway with Gilbert, and finally retired, convinced that the boy broker couldn't be made to bite at the bait offered so temptingly. Roy put on his hat and followed his caller at a distance till he saw him enter Broker George Arnold's office.

"I wonder what kind of a game was tried on me this time," he said to himself. "I don't know any broker outside Mr. Howland who has interest enough in me to offer to take me in a legitimate pool and give me an even show for a slice of the profits. Why, \$75,000 would cut very little ice in such a combine. It takes millions to operate with any chance of safety."

He hung around Arnold's office for a while and finally saw Mr. Hague go in there. Fifteen minutes later the three men came out together and headed for a Broad Street cafe. Roy went to the swinging door and looked in. They were lined up at the bar. After a while they came out, and after standing a few minutes on the curb they separated, Hague going over to the Exchange. As he was crossing the street an automobile dashed down upon him. Roy saw the broker's peril, hallooed to him, and dashed forward. The chauffeur put on his brakes and tooted his horn. Hague looked up in a startled manner, saw what was coming, and sprang back. In doing so he tripped and fell. Gilbert reached him just in time to grab him by the collar and yank him backward as the machine, which was a big touring car, slipped by.

Hague sat up as white as a sheet, trembling all over. A crowd began to gather. Then he recognized his rescuer, and was dumfounded. Roy assisted him on his feet and began to brush him off.

"I guess you're all right, now, Mr. Hague," he said, leading him over toward the Exchange.

"I believe you saved my life, Gilbert," fluttered the broker, who was still shaking like an aspen leaf. "I sha'n't forget it."

"Don't let that worry you, sir. I am glad I was on hand to help you out. Good-by," and Roy left him at the door of the Exchange and returned to his office.

As he was preparing to close up, about four o'clock, Broker Hague walked in and sat down near his desk.

"You did a great favor for me to-day, Gilbert," he said in an embarrassed way.

"I won't deny it, sir, but——"

"You saved my life," interrupted the broker.

"I am not sure of that," replied Roy.

"I am sure of it," answered the trader, nodding his head in a positive way.

"All right, we'll let it go at that."

"I want you to understand that I am grateful to you, young man. I don't want to die yet. I'm not fit to die."

"Well, I guess there isn't much danger of you dying very soon, sir."

"I don't know," replied the broker solemnly.

"That automobile gave me a great shock. I don't feel as well as usual."

"Oh, you'll get over it by to-morrow."

"I want to do something for you in return for what you did for me."

"No, sir, I'd rather you wouldn't."

"You've got a grudge against me, Gilbert, because——"

He stopped and looked embarrassed.

"Are you referring to Kentucky Central?"

"I am. I tried to take you in on that. You find the scheme out in some way and turned the game to your own advantage, and I haven't heard the last of it yet."

Gilbert made no reply.

"Several of us had arranged to try and get you in on another scheme. We sent a broker to call on you to-day, but you wouldn't bite."

"Oh, then, that was a put-up job, too, was it? I ought to be extremely grateful to you gentlemen for the interest you are taking in me," replied Roy ironically.

"I deserve your sarcasm, Gilbert. I am ashamed of myself. I want to do the right thing. I want to put you on to something you can make money in as an evidence of my gratitude to you for saving my life."

Roy looked doubtful.

"I am sorry that you distrust me, Gilbert," said the broker, looking glum.

"You shouldn't have given me cause, sir. There ought to be honor and decency in the business as well as shrewdness."

"I've been thinking the matter over, and I want to make amends."

"It isn't really necessary, Mr. Hague. I'm willing to cry quits."

"But I won't be satisfied unless you let me help you make a stake, for I know you wouldn't let me pay you for saving my life."

"Of course I wouldn't."

"I'll tell you what I'll do. You needn't call a witness. I'll write it down in black and white, and sign it in full in such a way as will make me responsible for it. Will that satisfy you?"

"Yes. Then I'll know that you mean well."

"You promise me that you'll not show this to anyone, and that you'll destroy it as soon as the deal is over?"

"Yes."

"I am giving it to you as proof of my sincerity, for if it became known that I gave you this information it would ruin me in the Street."

Mr. Hague drew his chair up beside the desk and wrote out a statement that certain brokers, whose names he mentioned, were combined to boom A. & P. stock, and that they were backed by a capital of \$10,000,000. After signing what he had written he said:

"Arnold, myself, and another broker will begin buying to-morrow. You must buy as many shares as you can handle at once, and hold them till I send you word to sell. I will give you the tip when we begin to unload, or probably just before. I will send you the word 'Unload' by special messenger, and you must then act at once, the only condition being that you will order your broker to let it out in small lots, so as not to disturb the market."

"All right," replied Roy. "I will agree to that."

"We are friends after this, are we?" asked Hague, holding out his hand.

Roy nodded, and his visitor put on his hat and went away, apparently satisfied in his conscience.

CHAPTER XIII.—Conclusion.

Next morning Roy called at Mr. Howland's office. The new office boy and messenger took his name in to the broker. He was accorded an immediate audience.

"Good-morning, Roy. Glad to see you. What can I do for you?"

"I've got a commission for you. I want you to attend to all my business after this—that is, all my personal business. I have an arrangement with a friend on the Exchange to divide commissions on my customers' business."

The broker smiled.

"I'll take any commission you may wish to give me."

"All right, sir. I want you to buy 20,000 shares of A. & P. on margin."

"My goodness, Roy, have you capital enough to risk such a deal as that?"

"I have."

"Evidently you have a tip. Can you depend on it?"

"I think I can. If it fails me I'll not be the only one ruined."

"That is poor satisfaction," laughed the broker. "So you really want me to buy 20,000 shares of A. & P.?"

"Yes, sir. Here is the money to cover the margin at 80. I'll allow you one point leeway."

The deal was made, and Roy returned to his office not a little excited, for he stood either to go broke or make probably at least a quarter of a million. Mr. Howland had little difficulty in getting the 20,000 shares, as the buying by the syndicate had only just commenced. He got it all on the outside of the Exchange, as Roy had told him to work it that way so as to keep the knowledge from the ears of Mr. Hague's associate brokers. He got it at 80 or 80 1-8. As soon as he had completed the purchase he notified Roy of the fact, telling him that he held it subject to his orders.

Will came into Gilbert's office that afternoon. He had read in the morning papers the account of Roy's rescue of Broker Hague on Broad Street the afternoon before, and he was curious to learn how the broker in question had acted toward Roy.

"You've got yourself into the limelight again, old man," he said. "If you keep on, the papers will write up your obituary when you die."

"I hope they won't be called on to do that for some time yet," replied the young broker. "I'm not hankering after a buried yet."

"You'd make a pretty healthy-looking corpse," grinned Will. "So you saved Broker Hague from getting run over? Hague is such a good friend of yours, too, I don't think."

"Oh, there's worse than he in the world."

"What did he have to say when he found that he was under obligations to you?"

"He came around and made it all right with me."

"How?"

"That's one of my business secrets."

"Which means that it's none of my business. I suppose?"

"Well, don't get mad over it," laughed Roy.

"I suppose you heaped coals of fire, as the saying is, on his head?"

"A few."

"You've got him where the hair is short now. If he puts up any more jobs on you after this he'll be a pretty small kind of man."

Roy thought it well to change the subject, and he began talking about something else. When half-past four came around Rosie finished work for the day, and then Roy told Will that he was going to lock up. The boys walked with the girl as far as Brooklyn Bridge and then took the subway for Harlem.

Roy now kept a sharp eye on the ticker for developments in A. & P. The stock, after hanging around 80 for two days, began to advance slowly when the syndicate brokers commenced to bid for the stock in the Exchange. On the fifth day it was up to 83. The stock was gradually cornered by the pool and became pretty scarce. As soon as the syndicate got hold of all that was in sight, their brokers started to bid the price up. All this helped to boost A. & P. higher every day, and eight days after Roy had made his purchase it was selling at 92 and pointing upward.

On the following day, after an exciting session, it reached and passed par. Roy was now momentarily expecting to receive from Mr. Hague the magic word "Unload," and he had notified Mr. Howland to be prepared to work the stock off in small lots as soon as he handed in his order to sell. When the price reached 105 he received the tip from Broker Hague, and passed it on to Mr. Howland.

The demand for the shares was so heavy that the syndicate didn't have to take a share of Roy's 20,000. Every one went to outsiders, who were crazy to get it. Roy got an average of 105 1-2 for his holdings, and when he settled with Mr. Howland he found that his profits amounted to just half a million. This made him worth \$666,000 all told.

"Rosie," he said that afternoon, going into her den and closing the door, "I am worth over \$666,000 now. According to our arrangement, you were to enter into a life partnership with me as soon as I had made half a million. The time has come, therefore, when we must carry out the terms of our bargain. Are you ready, little sweetheart?"

"Yes, she was ready to do whatever Roy thought best. So arrangements were got under way for their wedding.

A few days before they were married, Jim Crawford, thinking himself secure, ventured to return to New York. He was nabbed by a detective before he had been in the city twenty-four hours. Ultimately he was sent to the Elmira Reformatory for two years.

Roy Gilbert is now twenty-one, and his career in Wall Street is hardly more than begun, but we have said all we set out to say about him, for the most interesting part of his early life was when he became A Broker at Eighteen.

Next week's issue will contain "ONLY A DOLLAR; or, FROM ERRAND BOY TO OWNER."

GUS AND THE GUIDE

— Or. —

Three Weeks Lost in the Rockies

By GASTON GARNE

(A Serial Story.)

CHAPTER XVIII.—(Continued)

Gus realized his danger.

It seemed to be a case of spare no lives. He saw three wounded Gophers shot where they had fallen, and while struggling to rise.

Gus's head had been cut by the fall, and his face was covered with blood.

Playing possum seemed to be the correct thing and the brave boy shut his eyes and lay as still as a mouse while the sheriff and his men went sweeping by.

Whether any one suspected him or not he could not tell. He heard nothing said which seemed to fit his case.

In a moment all hands had passed him, and Gus ventured to open his eyes and look around.

There was no one near; the sheriff's posse was retreating up the canyon as fast as their horses could carry them.

They had shown themselves good marksmen, and had shot to kill, as the dead Gophers lying around proved.

And, strange as it may seem, Gus felt a bit sad as he looked about.

He managed to pull his legs free from the horse.

Feeling that it would be rather unsafe to stand up and show himself, Gus crawled about on his hands and knees from one body to the other.

Gopher Jake was quite dead, so was Gopher Ike, and so were others, but when he came to Gopher George the supposed corpse opened his eyes and looked at him.

"Is it you?" he gasped.

"I'm all right, cap," said Gus. "How is it with you?"

"You don't look all right, then. You must have been shot in the head. Your face is all bleeding."

"No. I cut my forehead when I fell. Your face is covered with blood, too. Where were you hit?"

"Blamed if I know, Gus. The broncho was plugged, and I went down with him. Mebbe I wasn't hit at all, but just cracked my nut same as you. Where are them fellers now?"

"Out of sight," replied Gus, raising up and looking back.

"They are, hey? And Ike is dead?"

"Yes, and Jake, too."

"Gee whiz! everything is going to pieces. Help me up till I see if I'm all right."

Gus did so, and Gopher George, after examining into the case, came to the conclusion that he had not been shot, but had just cut his head on the frozen ground, the same as Gus.

He stood silent for several moments, looking around.

"Gus, was Sile Stump with the gang?" he asked suddenly.

"No, he wasn't; or at least I didn't see him," replied Gus.

"Then it was all the work of that gosh-blamed traitor. You saw how I served him. That's the way I always serve traitors. I reckon the Gophers have been put out of business, and I'm going to move off onto a new range. Want to come with me, boy?"

"Sure," replied Gus. "I don't want to stay here alone. First thing I know the sheriff will be back, and gobble me up. Where do you propose to go?"

"You'll find out later," replied Gopher George. "Say, I'm pretty well knocked out. That fall has shook me all to pieces, and my head's all muddled. I believe I've fractured my skull."

"If you had you wouldn't be standing there."

"That's so. All the same I want a doctor to examine me, so come on. I need some one to stand by me. If you do it may be the luckiest day of your life."

Gus began to wonder what all this meant. There was an air of mystery about Gopher George which he could not altogether fathom.

Instead of returning to his dead companions, Brandt pushed ahead until they reached the spot where Ned Rafter lay. The man was also dead.

"There lies a traitor," growled Brandt. "Get down and search him, Gus. There'll be a revolver, anyhow, and we may need that."

It was a grewsome task, but Gus had to do it.

There were two revolvers, a long hunting-knife, and several letters, besides quite a roll of bills, all of which Gus handed over to Brandt.

"You can keep the revolver and the knife," said the outlaw. "You may need them. I'll take the cash. Let me see, how much have we here?"

He counted it, and to his surprise found three thousand dollars in the roll.

"The lying dog!" Brandt cried.

He thrust the money into his pocket and hastily ran through the letters.

Gus stood where he could look over his shoulder, and saw open one which was written on Mr. Marston's business paper, and in the banker's well-known hand.

Gus did not dare to try to read it, lest he should get into trouble, but he saw that the letter was addressed to Colonel Tolkins.

This made the case plain.

Urged by Brandt, Tolkins had written his blackmailing letter, and the banker had responded with the cash, while Ned Rafter, who was acting as messenger for the gang, had concealed the fact that he had received the money, at the same time betraying the Gophers into the hands of the sheriff.

Brandt crushed the letter in his hand and swore a blue streak as he thrust it into his pocket.

"What's the matter?" asked Gus, innocently.

"More proof of that man's treachery, that's all," replied Brandt, cooling down. "But it doesn't concern you, boy. He's got his deserts. Follow me."

Brandt now walked on at a more rapid pace.

They were well around the turn of the canyon which continued almost in a half-circle, and Gus soon saw that they were going back in the direction of the valley in which the Gophers' camp was located.

He ventured to question Gopher George about it, and the outlaw assured him that he was quite right, and that the camp was just over the rise.

Thus when he turned in suddenly toward the mountain, and made his way among a thick clump of trees to the base of a lofty cliff, where there was a low opening which appeared to be the mouth of a cave, Gus was prepared to return to the camp.

"Come on!" cried Brandt, crawling in through the opening.

Gus followed, and in a moment was able to stand upright, although the place was still very narrow and very dark.

"Does this lead through to our valley?" demanded Gus.

"There's a way of getting through—yes," replied Brandt, "but we are not going there now, so don't ask questions. What we want is light. We shall break our necks so. Stand where you are."

Brandt put his fingers in his mouth and whistled shrilly three times.

Then a long wait in silence followed. Gus began to talk about it, but was roughly told to shut up and it would be all right in a minute.

At last a voice was heard at a distance, calling through a megaphone, Gus thought, demanding to know who was there.

"Brandt!" yelled the outlaw through his hands.

"The password!" was shouted back.

"Good for all!" yelled Brandt. "Send a light."

This ended the calling, and in a moment afterwards a light appeared in the distance.

"The password!" was shouted back.

"Gold for all!" yelled Brandt. "Send a light."

This ended the calling, and in a moment afterwards a light appeared in the distance.

As it drew nearer Gus saw that the light proceeded from an ordinary stable lantern carried in the hands of a boy not older than himself.

The boy soon came up to where they were.

He was a particularly dull-looking fellow with low-colored hair, pop eyes, and projecting teeth.

He was dressed in furs, bearship trousers, a bearskin coat, and a bearskin cap covered his head.

But Gus had no trouble in recognizing him, for he had carefully examined a photograph of the boy of whom he was in search before leaving New York.

There could be no doubt that he had come up with Banker Marston's son at last.

CHAPTER XVIII.

Death In The Pot.

"Well, Matt," said George Brandt, "here I am all knocked to pieces. Where's doc?"

"He is in the laboratory," replied the boy, dully. "What's the matter with you? There's blood on your face. I don't like bloody men."

"Well, you have got two of them in this case," replied Brandt, "so you will have to make the most of it. Take us to doc."

"Who's the other?" demanded Matt, speaking in such a heavy, stupid fashion that he could not be much more than half-witted at the best.

"He's a friend of mine, and he's all right," replied Gopher George.

"Yes, but he's a stranger, and you know very

well, Mr. Brandt, that doc don't like strangers. What shall I do?"

"What shall you do? Why, show us up blamed sudden unless you want trouble," snarled Brandt, snatching away the lantern.

"Here! You follow me!" he cried. "I'll lead the way myself."

They started along the narrow underground way then, Brandt striding on ahead, while the boy came up alongside of Gus.

"Who are you?" he asked. "I want to know."

"My name is Gus Brandt," replied our hero.

"Are you his son?"

"Oh, no."

"But your name is the same as his."

"That's only an accident. Who are you?"

"My name is Matthew Marston. I am the son of Henry Marston. I live in New York," replied the boy, as though he was speaking a piece.

"Shut up, Matt!" snarled Brandt.

"I suppose you see he is off his hooks," he added. "That's his whim. He never saw New York in his life. He was born and brought up here."

"That isn't true," said the boy in the same stupid fashion. "My name of Matthew Marston. I am the son of Henry Marston. When Dr. Blake gets through his work trying to make gold out of stones he is going to take me home to New York."

"Don't pay any attention to him, Gus," said Brandt. "Listen to me, and I'll tell you a secret. The man we are going to meet in a moment is one of the slickest propositions in the shape of a chemist this here country ever seen. He has been working on a secret process to reduce low-grade ore here, and I've been helping him out. When he succeeds, as he is bound to do sooner or later, I am going to have an interest in the company, and it will be just the biggest thing! Why, there are millions of tons of low-grade ore scattered all over this country lying on dumps and around abandoned prospecting shafts. Every ounce contains gold, only trouble is to separate it without an expense which will eat up the value. I tell you this man is bound to do it in the end; and looker hyar, Gus, now that the gang is about wiped out I'm going to quit and turn my whole attention to this here business, which so far has been only a side issue with me. But more about that later, for here we are."

They had come now to a point where the passage narrowed considerably, and further advance was cut off by a door built of heavy planks.

"Matt, open the door!" cried Brandt.

"Can't," said Matt. "I'll give the signal. Doc will open the door. But say, Mr. Brandt, before I do it I want you to understand that I'm not crazy. My name is Matthew Marston. I am the son of——"

"Shut up, or I'll plug you!" roared the Gopher. "You're as crazy as a bug, and—— Hello! Here's doc!"

The door had opened and there stood a tall, thin man with long hair and the palest face Gus had ever seen.

"So it's you, Brandt," he said, sternly fixing his deep-sunken gray eyes upon the outlaw. "Who is this young man? What has happened? Am I to be disturbed in my work here just at the moment of success?"

(To be continued.)

Interesting Radio News and Hints

TURNIT PANEL CONTROL

The Turnit variable gridleak is a glass and metal container in which are two electrodes or contacts and a heavy oily liquid. By turning the leak a greater or smaller resistance can be introduced in the circuit. The device mounts in the conventional gridleak holder.

The makers of the device have introduced an improvement in the form of the Turnit panel control. In the original form of the device the Turnit was moved by the tip of the finger, introduced in the set. While for most purposes this is satisfactory, there was a need for a more convenient method of control. Many operators like to consider the variable gridleak an active tuning control and adjust the leak frequently. As it is well to keep the body away from the grid wires, these operators found the fingertip method of control awkward.

The panel control device makes it easy to turn the gridleak and change the resistance, without bringing the body nearer the grid and without the disadvantage of moving the leak away from the grid terminal of the detector tube, where it belongs.

The leak is mounted beside the tube at right angles to the panel. A small hole is drilled in the panel. Through this a rod of insulating material is introduced and fixed in place. One end terminates in a blade which engages the slot in the end of the Turnit. The other terminates in a small black knob. The control is fixed in position and can be turned, moving the Turnit, varying the resistance as desired. There is nothing about the control to get out of order and a careful operator can usually install it in the set without removing parts or changing the wiring to any appreciable extent.

PHONOGRAPH ATTACHMENTS

The demand for inexpensive, loudspeaker results has been answered in two ways, namely, the phonograph attachment and the table-talker. The former is a special telephone unit capable of handling the output of a two-stage amplifier without overloading, and of producing a good quality of music or speech. This device is provided with a special collar which serves to couple it to the tone arm of standard makes of phonographs. In this manner the radio programs are caused to issue from the phonograph horn, which has some advantages over the use of an unsightly horn. Furthermore, it must be noted that the usual cabinet phonograph has a horn some three feet long, usually designed and constructed with considerable care to eliminate distortion and extraneous noises. Excellent results may be had with the better makes of phonograph attachments. In fact, several manufacturers of loudspeakers supply the telephone unit of their instrument as a phonograph attachment. However, it is nevertheless true that the best of phonograph attachments will not give as good results as the usual run of loudspeakers. The reason for this is that the phonograph attachment and the phonograph horn

generally do not balance acoustically. The horn is either too large or too small, and the reproduction is more or less faulty. The other device intended to meet the popular demand for low-priced, loudspeaker results is the table-talker. This is simply a slightly modified telephone receiver fitted with the proper horn. Since table-talkers sell for anywhere from \$5 to \$15, they should not be expected to take the place of loudspeakers; but given their proper rôle these devices will produce surprisingly good results. The table-talker is the logical step to make when the radio enthusiast has progressed as far as a receiver with two stages of audio-frequency amplification, and desires to get away from the ear phones. If the signals with his ear phones are such that he can lay the phones on a table and hear the radio programs several feet away, then it is safe to assume that his set will operate a table-talker with pretty fair volume.

CIRCUIT VARIED BY CONDENSER

Tuning of a radio set can be accomplished by changing the inductance or the capacity, or both. The capacity of a radio circuit can be varied by the use of a variable condenser.

The condenser is formed of two conductors or groups of conductors separated by some insulating medium, which is actually termed the "dielectric." The condenser has the ability to store up electrical energy in an electrostatic form. The incoming currents are of radio frequency, which means that the current reverses a great many times every second. While the current is flowing for an instant in one direction a charge of equal value is building up in the opposite direction on the opposite plates. The condenser by this action merely passes the impulse on to the rest of the circuit. A condenser will not function on direct current for this reason as the current will build up in one direction yet fail to discharge, as the current is only flowing in one direction. Condensers when used in the battery circuits of a radio set will prevent the A or B battery current from flowing past them.

In the case of the rotary plate condensers commonly used in radio work the conductors are thin plates of aluminum or brass, and the insulating medium or dielectric is the air between the plates. The plates are arranged in two groups, one of which is fixed, and the other is fastened on a movable shaft. The moveable plates are arranged so that they will swing into the spaces between the fixed plates. Both sets of plates are semi-circular in form. As the movable plates are rotated, a greater or lesser area is placed between the stationary plates. This has the same effect as increasing or decreasing the capacity of the condenser. You should set the dial on your variable condenser so that the reading will be zero when the movable plates are completely out, and 100 degrees when the plates are completely interleaved so that the capacity you are using will be clearly indicated at all times.

GOOD READING

SOME REMARKABLE STATISTICS

A German newspaper with a love for statistics has collected the following data on the German population: Ten out of every 1,000 men and three out of every 1,000 women are idiots. On the other hand, out of 1,000 men, there are ten geniuses, whereas among 1,000 women there are none. When it comes to average intelligence, the women are ahead, 595 out of 1,000 being in that category, while only 380 out of 1,000 men thus qualify.

AN ALASKAN SPONGE FIELD?

Two live sponges were attached to the anchor rope of the mine tender *Lee* when drawn from the water off Chichagoff, Alaska. Capt. Cedric Davis tested the temperature of the sea twenty fathoms down and found it was 18 degrees warmer than that of the surface. News of the sponge discovery aroused almost as much excitement as did the old-time gold craze. Fishermen sought diving outfits to explore the submerged rocks for sponge beds.

BIG BEAVER SEASON ENDS

Trappers reported more beaver had been taken in the Adirondacks this season than last, when the one month open season ended, April 1, but it was too early to estimate the number trapped.

Trappers said the weather had been favorable but that they believed the number of beaver taken would make note even an appreciable decrease in the vast numbers of beaver now in the country. Within two weeks, it is expected, trappers will have completed delivery of the pelts.

A RISKY JOB

News photographers are accustomed to working in dangerous places, but G. A. Shoemaker of the Army Air Service is said to be the only one who risks his life regularly by falling in order to take pictures, says *Popular Science*.

With three small motion picture cameras strapped to his belt and a parachute on his back, this daring photographer, a senior instructor in parachute jumping, leaps from the wing of a Martin bomber.

As he falls, he looks about him calmly, taking photographs of bits of scenery or other objects of interest. If the parachute opens properly and he lands safely, he then has for sale several photographs that are of unusual value and interest.

WATCH PIN TRAVEL IN BODY

The progress of a scarfpin through the body of a child two and one-half years old is being watched by Receiving Hospital physicians, who are using a fluoroscope, an instrument that will show foreign objects and substances in the body. The boy, Lawrence George, swallowed the pin on Feb. 25.

"When we X-rayed the child next day," said Dr. Lewis Gerapy, chief surgeon at the hospital, "we located the pin in the stomach. We have been watching the movement of the pin twice daily through the fluoroscope.

"The pin passed gradually from the throat to

the stomach. Then it went through the upper intestine and now is in the lower intestine. The child is out of danger and we are hoping that the pin will be eliminated naturally."

AMAZING STORIES IN JAPANESE PAPERS

A story appearing in a Japanese newspaper in Tokio under the headline, "Triplet Color Scheme Killed Mother," is only one of the frequent examples of the credulity of the Japanese newspaper reporter.

The item, purporting to be a dispatch from Keelung, states that a mother in the town of Denryo gave birth to triplets, "one of whom was jet black, one snow white and one of color of the setting sun." The paper adds that the mother died of shock after taking one look at her vari-colored offspring.

Another astounding story appearing in the *Osaka Asahi*, one of the most reliable of Japanese dailies, reports an interview gained by an enterprising reporter from a foreigner stating that the man interviewed was 140 years old, that his wife was 135 and that their two eldest children were, respectively, 105 and 107 years of age. The man interviewed went on to say that he was a comparatively young man for a Swede, as his countrymen have been known to live to as great an age as 205.

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ITEMS OF INTEREST

SOLOMON'S SPRINGS TO-DAY—

Two of the leading hotels of Jerusalem, whose proprietor recently came to New York on a visit, are supplied with water from King Solomon's pools. These famous pools watered the gardens of the ancient Hebrew ruler 3,000 years ago.

THE HALF-CENT STAMP

This stamp will have a portrait of the martyr spy, Nathan Hale, and the Connecticut city has been chosen as one of the first cities for its sale, as that was Hale's native State and he was a graduate of Yale, then a college, in New Haven. They will be issued to be used on one-cent stamped envelopes in mailing printed and advertising circular matter, the rate of which will be advanced to 1½ cents on April 15.

WHY IS A BLOOD ORANGE?

The fruit commonly called blood orange is a cross between the ordinary orange and a pomegranate. The juice of the latter is dark red and when an orange tree branch is grafted into a pomegranate tree the resulting fruit takes the form of an orange, but shows traces of the juice of the larger fruit.

The orange was originally a pear-shaped fruit, about the size of a common cherry. Its evolution is due to 1,200 years of cultivation.

WORLD'S DEEPEST WELL

The deepest well in the world was near Latrobe, Pa., when they struck natural gas at a depth of 7,428 feet, or nearly one and a half miles. Work on the well was begun in 1922 and drilling continued for thirty months. The gas is now flowing at the rate of 500,000 cubic feet a day. It has a strong odor, like that of hydrogen sulphide, according to the engineers who constructed the well.

The total cost of sinking the well was about \$200,000.

TRY TO MODERNIZE INDIANS

The American Red Cross, with the approval and co-operation of the Bureau of Indian Affairs, will launch an experiment looking to the moderniza-

tion of Indian life through a campaign of education in the Indian schools. Two reservations, the Tongue River Reservation in Montana and the Zuni Reservation in New Mexico, have been chosen for the experiments.

Under the plan the Red Cross will undertake to supplement the regular school work on the two reservations by providing practical demonstrations in homemaking and hygienic living applicable to Indian homes and by impressing upon the Indian children the desire for good homes. A public health nurse and a home economics worker will be assigned to each reservation to undertake the demonstrations.

LAUGHS

"Can you keep a secret, uncle?" "Yes."
"Well, auntie has eloped with the chauffeur, and they've borrowed your motor." •

Mrs. Gray—The window in my hall has stained glass in it. Mrs. Green—Too bad! Can't you find anything that'll take the stains out?

Knick—How did that doctor build up such a good practice? Knack—Had moving pictures installed to amuse his patrons while they waited.

Willie—Do they play baseball in heaven, mamma? Mother—Why, no, of course not. Willie—Then I guess I won't bother about saying my prayers.

Stranger—Are you sure it was a marriage license you gave me last month? Clerk—Certainly, sir. Why? Stranger—Well, I've led a dog's life ever since.

"And this," said the architect, showing the plans for the new house, "is the master's bedroom." "Yes, yes," said Mr. Henpeck, absently, "but where am I going to sleep?"

"I understand that Mr. Pinchpenny has been operated on for appendicitis," remarked Miss Cayenne. "Yes, it's the first time any one was known to get anything out of him." "And even then they had to chloroform him to get that."

A beautiful young lady approached the ticket window at the Pennsylvania station and in a voice like the rippling of a brook asked the agent: "What is the fare to the Fair?" To which the agent replied: "Same as to the homely, madam."

"This is the best fishing place on the lake," said the guide. "I brought a feller here yesterday and he took out fifteen big ones." "Take me somewhere else," ordered the amateur fisherman. "I want a place where there are some fish left."

Mabl was explaining the baseball game to Estelle. "What makes the man with the bat in his hand keep waving it around like that?" inquired Estelle. "Why, you silly goose," answered Mabel, "he does that so the pitcher can't hit it, of course."

HERE AND THERE

NO-AMERICAN FIGURES SURVIVE WAXWORKS FIRE

Not a single figure in the American group of waxworks, which included all the Presidents from Washington to Coolidge, was saved from the fire which recently destroyed the famous Mme. Tussaud's Exhibition of Waxworks in London.

Likenesses of General Pershing and Admiral Sims, which were grouped with others of the leaders who directed the great war, also went up in smoke. Nothing was left of these figures except a few bits of melted metal which once represented the officers' foreign decorations.

John Tussaud, great-grandson of the founder of the waxworks, and the stockholders of the concern say the exhibition likely will be rebuilt. The celebrated "Chamber of Horrors," however, will be eliminated from the next exhibition. The directors have decided that the public no longer cares for this class of thrill.

MISERIES OF THE GREAT

Dante passed most of his life as an exile from the only city in which he cared to live.

Byron was club-footed, and the fact was a source of misery to him all his life.

Coky was quarrelsome, and passed his life in almost continual warfare with his friends and associates.

Johnson was near-sighted and his face much disfigured by scars resulting from scrofula.

Charlemagne had an ulcer in his leg which troubled him for many years.

Palestrina lived in poverty most of his days, and died in great want.

Selden was once sent to prison for his attack on the divine right of kings.

Tasso was poor most of his days. His miseries finally drove him mad.

Le Sage was poor all his life. In old age he was dependent on his son.

Peter the Great was half crazy most of his life through drink and rage.

Queen Mary was unhappy after her marriage with Philip of Spain.

Milton was blind in his old age, and often lacked the comforts of life.

Cervantes was poor and constantly annoyed by his creditors.

Julius Cæsar had a weak digestion and was subject to epileptic fits.

Cowper was all his days overshadowed by the gloom of insanity.

BURIAL OF BABY ALIVE

Another death was charged to Indian vengeance when Mormon Joe, medicine man of the Ute tribe, killed a cell mate who had chided him for the slaying of an Indian infant, alleged to have been buried alive in accordance with sacred tribal rites.

Angered, the Indian tore the leg from a table and beat the prisoner to death before jailers could intervene.

Only a few hours before a coroner's inquest returned a verdict that the 18-day-old daughter of

Plat May, Mormon Joe's son-in-law, "was buried alive by Plat May under the coercion of Mormon Joe."

The jury also decided that the infant's dead mother, with whom the living child was buried, came to her death from natural causes.

Both Plat May and Mormon Joe are in jail awaiting the arrival of Federal officers from Denver.

Evidence at the inquest showed that Mormon Joe instructed Plat May to wrap the baby in the same blanket with its dead mother and bury them together. The bodies were found at the reservation near Cortez, Col., last week.

Plat May's own story of the deed led to the arrests. He went to Montesuma Creek, nearby, where he told his mother of the crime. Later it was related to the Indian agent, who conducted the investigation and caused the arrests.

DIVERS SAVE TREASURE

Every boy and girl is fascinated by the stories of what divers do below the ocean's surface, sometimes in saving ships, more often in rescuing huge amounts of treasure in sunken ships. It is not too much to say that millions and millions of dollars in gold, jewels and money have been recovered in this way. Of course, divers always work under great danger, and it is one of the sad features of their useful lives that death may come at any moment, through accident or some unforeseen happening.

Probably the greatest amount of treasure ever recovered from one ship was from the French ship *L'Orient*, which was wrecked many years ago. Fully \$3,000,000 in gold bullion and coin is said to have been recovered from this ship by divers, according to the Book of Wonders, and other treasure was also saved, which brought the total to nearly \$4,000,000. This is especially interesting, because it is only a few years ago that we read of a treasure ship which foundered in the Red Sea with an enormous amount of gold and jewels from India, which has not been salvaged, but which may be, unless it dies in too deep water.

Other important recoveries are the following, told by the Book of Wonders:

"A parallel case to *L'Orient* is that the the *Lutine*, a warship of thirty-two guns, wrecked off the coast of Holland. This vessel sailed from the Yarmouth Roads with an immense quantity of treasure for the Texel. In the course of the day it came on to blow a heavy gale; the vessel was lost and went to pieces. Salvage operations of divers, during eighteen months, resulted in the recovery of \$2,000,000 in specie.

One of the most difficult operations ever performed by a diver was the recovering of the treasure sunk in the steamship *Malabar* off Galle. On this occasion the large iron plates, half an inch thick, had to be cut away from the mail room, and then the diver had to work through nine feet of sand. The whole of the specie on board this vessel—upward of \$1,500,000—was saved, as much as \$80,000 having been gotten out in one day.

POINTS OF INTEREST

HAD COIN IN THROAT FIVE YEARS

Herbert Betz, 28 years old, a salesman, who lives at the Wittman Hotel, is breathing freely for the first time in five years. A penny that had been stuck in his throat during that time was removed by Dr. Henry Orton, a throat specialist of Newark, without the use of an anesthetic. Until a few days ago Betz was entirely unaware of the presence of the coin in his throat, and it was not until an X-ray examination was made that the penny was detected.

Some weeks ago he contracted stomach and lung trouble and when local remedies failed to relieve him he went to a private hospital. After the X-ray he recalled that five years ago he accidentally swallowed a penny, but had forgotten about it.

ADMIRAL DEWEY'S BODY PLACED IN CATHEDRAL

The body of Admiral George Dewey was moved from Arlington Cemetery, where it had rested eight years, and was placed in the crypt of the Bethlehem Chapel of the Washington Cathedral.

The ceremony was simple. Mrs. Dewey, George C. Dewey of Chicago, the Admiral's son; Secretary Wilbur and a small group of naval officers and friends of the admiral made up the funeral party.

Petty officers from the Washington Navy Yard removed the coffin from the tomb at Arlington and placed it on a caisson. It was then taken without a military escort or music to the cathedral, where the Right Rev. James E. Freeman, Bishop of Washington, offered a prayer and the cathedral choir sang hymns.

As the cortage turned into the cathedral grounds the caisson was met by a company of marines and sailors, who walked beside the coffin to the chapel while the Navy Band played a funeral dirge.

The body was placed in the crypt in the presence of the funeral party and the pallbearers.

COMPETITION IN HEADS

Doctor Murphy confirmed previous reports from this part of the world that unfair competition and bootlegging in cured human heads was seriously affecting the economic condition of the head-hunting natives of the highlands of Peru and Ecuador.

"Medical students at Quito have learned from head-hunters the art of removing the bones from heads and reducing them with hot stones until they are about the size of a fist," he said. "They are selling these in competition with the regular head-hunting traffickers, but the genuine work of the savages commands a higher figure. The tourist traffic in these works of art has aroused the government to some extent.

"There was a Swede who went into the country recently with another white man whose nationality I do not know. They separated, and a few weeks later the Swede was horrified to find his friend's head reduced to the size of fist, but with

features perfectly preserved, being offered for sale. But the prices they bring have been exaggerated. Ordinary ones sell for \$100 apiece. As a matter of fact, you don't have to go to Quito or Guayaquil to purchase them. I know of at least one genuine head which is on sale in this city."

SAW A DESERT TURN INTO FERTILE PLAIN

A warm current called El Nina, or The Child, because it usually comes before Christmas, swept southward along the west coast of South America in greater volume than ever known before, bringing with it torrential rains to sections that have not known rain since the days of Pizarro, according to Dr. Robert Cushman Murphy, Assistant Director of the American Museum of Natural History.

Doctor Murphy, who just returned from South America, told of studies of ocean currents off the coasts of Ecuador and Peru.

El Nina turned thousands of miles of desert into paradise almost over night, according to Doctor Murphy, as it caused millions of hardy seeds which had lain dormant in the ground through decades of drought to sprout and grow with incredible vigor. In a week brown and red landscapes had been painted green, and Doctor Murphy and his companion, Van Campen Hellner, caught hundreds of fish in the streets of Talaro, a desert oil town, where rain had not fallen previously for thirty-four years. This town was in a parched plain as lifeless as the Sahara when the scientists first saw it before Jan. 12, when El Nina swept down the coast, but on March 7, when they reached the town, the horizon was one of lush grasses, flowers and foliage, and the place was a Venice with myriads of minnows swarming down its canals.

The rains, torrential and continuous, which fell for weeks after the arrival of El Nina off the coast, had interlaced the whole desert with streams, connected them with distant rivers, and carried billions of eggs from spawning places to cover the desert with minnows. That was the theory of the explorers, although the natives said the fish came from the ocean.

"There is ordinarily no rain at all along the South American coast from Southern Ecuador to North Central Chili," said Dr. Murphy. "This is because of the cold Humboldt current which flows north. The wind carries water from the Humboldt current to the land, but the land is warmer than the ocean and the air expands and gives up none of its water as rain. But this warm current this year flowed further south and apparently in much greater volume, and charged the winds with moisture which was condensed in continuous rain-falls, visiting some regions where rain has never been reported, and, as far as we know, had not fallen since before the visit of Pizarro in 1551.

"The deluge fell on some spots which had not known rain for seven or eight years, on others that had not known it for thirty-four years, and on still others where it had never been recorded."

DOUGHNUTS TO THE CONVICTS

Bearing good cheer and doughnuts to convicts in penitentiaries from the Atlantic to the Pacific coast a gospel car left Philadelphia with a party of welfare workers, some of whom helped brighter dark days for the soldiers in the trenches in France. On the front of the car was a brass plate with the inscription: "In the Service of the King."

The automobile tour was planned by some of the workers following a visit to a convict camp, where they made doughnuts for the men and talked and prayed with them. The prisoners seemed so cheered by the unexpected visit that it was decided to spread the work to every prison to which admission could be gained.

With 35 cents as capital the workers set out. Their doughnut making with doughnut cutters made from captured German shells, and the appeal of their idea soon brought aid to them, and recently they were presented with a large automobile, fully equipped, in which to make their journey. The first five gallons of gasoline also was presented. With this as a basis the party planned to dedicate the car at special services, before leaving on their trip.

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